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Inland Empire Business Journal

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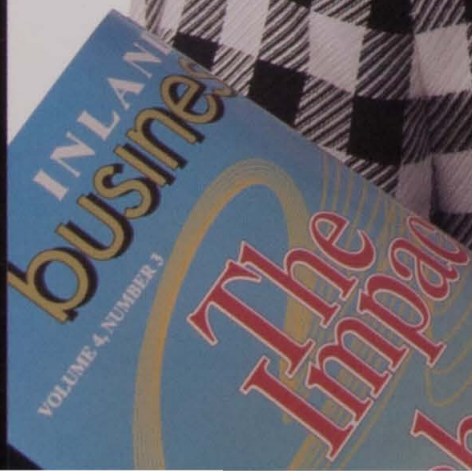
INLAND EMPIRE business journal

VOLUME 5, NUMBER 5

MAY 1993

Women & Business 1993 Expo

- ➔ Mexico: Not Waiting For NAFTA
- ➔ Dismantling The "Glass Ceiling"
- ➔ The Japan/U.S. Market: Duel Or Duet?



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Kathleen Brown is the State of California's official banker. As state treasurer, she is responsible for the management of the state's \$20 billion plus investment portfolio. Additionally, Brown serves as chair or member of more than 40 financing boards, authorities and commissions.



Stephanie Edwards
Stephanie Edwards' career includes fifteen appearances on the "Tonight Show," co-starring roles in three network series and two films, and co-host of "A.M. America." Stephanie is the spokesperson on the West Coast for Lucky Stores.



Rita Moreno
Rita Moreno is the only female performer to have won all four of the most prestigious show business awards; the Oscar, the Emmy, the Grammy and the Tony. Rita offers the keys to building self-esteem with her philosophy of feeling good about who you are.



Barbara Walden
Barbara Walden is a true entrepreneurial success. Barbara has tabulated interviews in well over 500 newspapers and magazines around the world. Her television appearances have included "A.M. Los Angeles," "CBS Morning News," CNN's "News Night," "NBC News Report."

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Gloria Molina

Nina Blanchard

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VOLUME 5, NUMBER 5

MAY 1993

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Victorville Prison a Local Boon?

The Federal Bureau of Prisons may decide within the next two months whether or not to build a new prison complex on the site of George Air Force Base, it has announced.

A public forum held in April considered the pluses and minuses of a local prison. Concerns included devaluation of property in the area and personal security, while the prospect of both construction jobs to build the facility and prison staff jobs appealed to residents.

Joe Brady, of Bradco Development in Victorville, which manages two of three large land parcels adjacent to the proposed prison site, said he would not be opposed to the prison if it were "buffered" and if the prison would not hinder full development of the remainder of the base. Brady also said as much consideration as possible should be given to local contractors, subcontractors and "the creation of local jobs in this area which we estimate has an unemployment rate between 23% and 25% of its over 240,000 residents...You can't say 'No' to 850 jobs," he said. Δ

I.E. Welfare: All Is Not Well

In the greater Riverside area, nearly one in six persons are on public assistance, according to the Riverside Department of Public Social Services.

Riverside's services, such as social workers, foster homes, adult- and child-protective services are under the direction of Paul Rout, assistant director, Services. Programs which disburse cash or vouchers are managed by Ronald Merrill, deputy director, Income Maintenance Division.

According to Rout, funding levels presently afford 180 of the 195 social workers and supervisors which the state welfare staffing formula normally provides, based on the present case load. Says Rout, "In social services, the demand far exceeds our ability to staff and service the case loads," he said.

Why the understaffing? Like those it serves, the DPSS itself is living hand-to-mouth: "We don't have the

county match funds to 'buy' eligibility technicians," says Merrill. Regardless of enormous recent case load increases, he says, "I don't predict a lot of staff increases since there are no dollars (to hire them)...There's money available (federal) for categorical aid but no money available for buying more eligibility technicians."

The recent recession added many people to the Riverside and overall Inland Empire welfare rolls due to bona fide hardships. Beyond those hardship cases, however, it is becoming increasingly evident that California's relative welfare assistance is making the state—and particularly the Inland Empire with its relatively low-housing costs—the place to be for career welfare recipients. In a recent issue of the *San Bernardino*



Sun, San Bernardino County DPSS Associate Director Robert McDonald was quoted as saying, "California's payments for AFDC are twice as much as any other state west of the Missis-

Please See Page 13

Closeup: Mary Curtain



At Deadline

Riverside residents have captured the U.S. Small Business Administration Small Business Person of the Year 1993 awarded by the Santa Ana district SBA office.

Honored were Charles and Janie Crawford, owners of Bengal Equipment & Tractor Co. in Fontana. The firm was launched in 1990 with a \$5,000 income tax refund. The firm now employs 40 at two locations with two sales offices opening in May and June. The firm's 1993 sales projections exceeds \$12 million. Δ

"Tagger Alert" Stops--or Punishes--Vandals



Graffiti is not a childish prank. It is a crime. It is vandalism that is becoming more prevalent the more it is publicized. But it is also a problem that can no longer be shrugged aside as something that law-abiding citizens have to live with, because "That's the way kids are." So, what's the answer? It very well may be the "Tagger

Alert" recently invented by John Peace, owner of the Elmer Brown Landscaping and Water Co. in Anaheim. A system of sensors, alarms, and water heads, the "Tagger Alert" not only can prevent the actual graffiti, but can also lead to the arrest of the vandals.

According to Peace, there have been a tremendous number of

inquiries and several more orders since the public was first made aware of the "Tagger Alert" by a column in the *Orange County Register*. "Each system is custom-designed to fit the customer's circumstances," said Peace. "The only requirements are access to electricity, and, if they want total prevention, access to water for the sprinkler system."

With only electricity available near the area needing protection, Peace sets up infra-red and motion sensors that, when activated, send alarms straight to the police and/or turn on a siren and lights that either flash on and off or flood the area, creating attention that the taggers want to avoid.

With water power also available, copper or galvanized piping carries water to heads placed 15 to 20 inches apart. When someone breaks the connection by crossing a sensor, water is sprayed at up to 100 pounds per square inch at the area targeted, as well as at any potential vandals. The result: wet walls that will not

Please See Page 89

This Month in the Inland Empire Business Journal



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Time for SCAQMD Accountability 5
Is SCAQMD judge, jury and executioner all in one?

Real Estate Acquisition: Environmental Liability 10
Get no mud on your face when you buy land.

AB1672: California Health Insurance

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Reform 11
Proposed new law would help insure many small firms get insurance.

Don't Bail Out of Workers' Comp 11
Assemblyman Jim Brulte talks about ERISA.

Boost Profits by Locating, Reducing

Expenses 12
Don't overlook the obvious as you review your bottom line.

Redevelopment & Economic Development Go Together 16
Sacramento, go home! Cities want more autonomy and more control of their tax bases.

Union Apprenticeship System Weakened 21
Non-union similar systems valid, court finds.

Duel or Duet?: Japan and NAFTA 22
What impact will the North American Free Trade Agreement have on U.S.-Japan trade?

Is the Japanese Market Really Closed to the U.S.? 22

Also

Advertising, Marketing & Public Relations 95
Ask the California Venture Forum 9
At Deadline 3
Bankruptcies 106
Chamber of Commerce Happenings 101
Classified Advertising 102
Commentary 6
Corporate Profile: 72
Van Ness Water Gardens

The sun is rising on a new era of free trade in the global economy.

Mexico—Why Wait for NAFTA? 23
Red tape and mandatory bribes? Less than in the past. Profitable? Si!

Total Quality Management 27
How to Implement in a Service Firm.

Wrongful Termination Law Developments 28
Direct ramifications of recent court rulings on your business.

Women & Business Special pull-out Supplement 29
Be sure to read the columns by the women speakers you'll be hearing at the Women & Business Expo, May 27!

Default Notices & Trustee Sales 107
Desert Business Journal 85
Editorial 6
IEBJ Close-Up: 7
Mary H. Curtain
Inland Empire Calendar 100
International Trade Leads 105
Lists of the Month 105
CPA Firms 20
Employment Agencies 48

The Family Medical Leave Act: Analysis 40
Women in particular are affected by this act, which details pregnancy leave and other matters of concern to executive moms—and to men.

Dismantling the Glass Ceiling 62
The "Glass Ceiling" is being removed. Here's how you can "help—yourself."

Desert Business Journal 85
Expanded business coverage of Coachella Valley.

Why Welfare Is "In" Among the Well-to-Do 88
Nothing to do with handouts, this article discusses a tax shelter useful to your fiscal welfare.

Law Firms 92
Manager's Bookshelf 94
New Business Listings 108
People, Places & Events 97
Real Estate Focus 26
Restaurant & Entertainment Guide 24
Software Review 19
Weekend Time Out 98
World Class Marketing Notebook 90

Former Defense Engineers Must Reduce Expectations to Compete for Available Jobs

by Senator John R. Lewis

In a survey taken by Dunhill Personnel System of its executive recruiters, respondents were asked to indicate whether job positions in various engineering disciplines would "increase, decrease, or remain the same." Sixty-two percent of the respondents said jobs in the defense industry would decrease within the next 10 years, while 47% of those surveyed said there would also be fewer jobs available in the aeronautic sector.

Cuts in the defense industry have already opened the floodgates, sending a sea of talented engineers into a small civilian job pool. "There is fallout from every engineering sector," said David Vaughan, president of Dunhill Professional Search of Irvine. "Unfortunately, there are not enough jobs to satisfy the demand, and with the Clinton Administration's proposed peace-time defense spending cuts, there will be an even smaller number of these positions available in the future."

"It's a problem to place these engineers," said Vaughan.

Another problem facing engineers

Please See Page 16

Time to Bring Accountability to a Rogue Agency

by Senator John R. Lewis

When the Founding Fathers set about creating the American system of governance, a key concern was the separation of powers into legislative, executive and judicial. Why? Because they understand that concentrating too much power into the hand of a single government entity was injurious to life, liberty and the pursuit of happiness.

Two centuries later, there is set over us a government agency that embodies exactly the reverse of that enduring principle of democratic governance: The South Coast Air Quality Management District. The SCAQMD has combined all three of these functions within itself. It is judge, jury and executioner. It is an unelected, self-funding regional government with tremendous power over the liberties of those who live within its jurisdiction. It is charged with improving air quality, a plastic mandate that can be stretched to include a wide variety of human endeavors.

Not surprisingly, SCAQMD has evolved into an unaccountable rogue bureaucracy. It is past time that steps were taken to rein it in, and I have made doing so a top priority.

Last year, I was successful in passing legislation that prevented the AQMD from forcing its costly, ineffective mandatory ride-sharing regulation on businesses with fewer than 100 employees.

This year I have introduced, in conjunction with the Assemblyman Curt Pringle, a more comprehensive package of legislation to reform how the SCAQMD does business, and hopefully instill in it greater accountability to those whom it regulates.

Part of the package focuses on the SCAQMD Governing Board itself. My Senate Bill 123 would enable the Orange County League of Cities to make its governing board appointment by a simple majority of cities representing a simple majority of the incorporated population, replacing the two-thirds requirement. This would enable the league to resolve the question of whether or not to replace their current representative on the board.

A second bill, SB 801, would give the "regulated community" a strong voice within the SCAQMD itself. It would create in every air quality management district an independent Ombudsman to function as an in-house advocate for employers. This was originally recommended

by the SCAQMD-created Special Commission on Air Quality and the Economy, but was rejected by the environmental mullahs who dominate the governing board. SB 801 also requires all AQMDs to create an independent board to hear all appeals of AQMD rulings.

A third bill, SB 802, aims to remove some of the South Coast AQMD's incentive to aggressively fine business and raise permit fees by capping its budget at its current level and limiting future budget increases to no more than the Consumer Price Index. The Legislation also caps SCAQMD revenue from business fines at 1989 level (2.5 million), and diverts all excess fine monies to a voluntary auto buy-back fund.

As a further check on internal SCAQMD operations, SB 803 mandates these pollution czars to contract with an independent analyst to review the completeness and accuracy of the socioeconomic impact reports the District writes about its new rules and regulations. In order to dampen destructive regulatory zeal, SB 803 also requires that at least three county boards of supervisors grant approval for any new South Coast AQMD rule or regulation.

Please See Page 16

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By Senator Bill Leonard

I present this month's Golden State Fleece Award to the California Department of Labor Enforcement Standards (DLES), a division of the Department of Industrial Relations. DLES' inappropriate and unannounced audit of Mr. Richard Hill's small business in Fontana cost this California entrepreneur his business and his livelihood.

Hill's small shop does detail work for new and used cars for sale by car owners in the area. He employs his two sons and his brother-in-law at the shop. However, he has been repeatedly denied workers' compensation coverage for the employees because they were considered independent contractors. The last time he was denied coverage was in July 1992 because his business was a sole proprietorship and the majority of his employees were relatives.

On Nov. 19, 1992, a man identifying himself as a Deputy Labor Commissioner of Investigations for the California Department of Industrial Relations came into the shop without prior

notice. Hill was not in the shop at the time, but the investigator demanded that Hill's son show him the payroll records and produce a copy of the company's workers' compensation policy.

Because Hill's son could not produce the requested documents on demand, the investigator issued a citation which assessed a \$39,000 penalty for "failure to provide proper deduction statements" for the three workers. The investigator also issued a Division of Labor Standards "Stop Order" which required that Hill not have any of his employees work until he had obtained proper workers' comp coverage.

After subsequent appeals, the Labor Commissioner dismissed the case by default. This is, however, a hollow victory for Hill because the Division of Labor can reopen the case again at any time. In the meantime, Hill has had to keep his business closed because he still cannot obtain workers' compensation coverage for independent contractors. His two sons, have found other work, rejecting welfare as an option. The total penalties assessed against Hill by DLES are up to \$47,000.

This is unacceptable. A Deputy Labor Commissioner should not be able to waltz into any business in the state and inspect the books with-

out the owner present. Nor is it right for the DLES to slap on an incredible \$39,000 fine and issue a "Stop Order" which closes down a business until the fine has been paid. What is outrageous is that this is not an isolated incident: such unannounced audits are standard DLES practice and many small businesses in the state have similar horror stories.

Unannounced audits are an unwarranted deprivation of due process. Business owners should be given notice of an impending audit so they have adequate time to put their papers in order. Such notice would also ensure that the owner is present for the visit rather than forcing an employee untrained in state business law to deal with an inspector.

When businesses close down because they cannot pay exorbitant state fines, the state and local governments lose tax revenue and workers end up on the unemployment or welfare rolls. We all lose even though the law is supposed to be protecting us. It is a sad day for Hill, his former employees, and all of us in California who want to see people treated properly and our economy prosper. For this reason, the California Department of Labor Enforcement Standards earns my Golden State Fleece Award. Δ

Editorial

Cut Expenses First!

Helen's Place Printing, in Upland, initiated a program of giving away postcards whereby taxpayers could jot a quick personal note to legislators in addition to the preprinted blunt message, "Before You Raise My Taxes, Cut Spending First!—I'll Be Watching."

Literally tens of thousands of these cards have already been distributed. IEBJ commends the owners of Helen's Place Printing.

Beginning in June, IEBJ becomes more aggressive in its search for waste and fraud in government. We call on our readers to "blow the whistle" by writing or faxing the Journal with a brief description of the situation and agency, with the persons involved. The Journal will investigate all written leads and publish findings appropriately and assures confidentiality to all sources.

After enduring three years in a recession, with so many people hurting, we feel it's time for government to get the message! Δ

More Bureaucracy Not the Answer to Bureaucracy

Remember, back 25 years ago, when the American Medical Association (AMA) and the business community adamantly opposed Medi-Care as the first step towards socialized medicine?

How ironic it is that today the medical societies and large corporations are leading the movement for national health insurance. By an Orwellian use of the phrase socialized medicine (bad), is now national health insurance (good)?

The current argument is that we have created so many unwieldy public and private health care bureaucracies, that the only solution is one giant bureaucracy to bail us out of the mess.

Brilliant logic. The bigger and more centralized bureaucracy, the more efficient it will be. Ha? After all, in just a few years, the Resolution Trust Corporation has spent only billions to resolve the problems of hundreds of insolvent S&Ls. Or have they? Is the anecdote to a poison more of the same poison? Δ

Women and Business

The Inland Empire Business Journal has focused this issue on women in business; and, is presenting on May 27th, the Women and Business Expo.

We extend a warm welcome to those who will attend, thank the many sponsors who assisted in this year's production, and look forward to an exciting program. Δ

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Commentary

Proposition 103: Pro & Con

Pro

Harvey Rosenfield was the original author of Prop. 103. The following is excerpted from his "Voter Revolt Fact Sheet: Summary of Voter Revolt to Cut Insurance Rates/Proposition 103."

Prices for liability insurance skyrocketed in the last four years prior to passage of Prop. 103. California small businesses, automobile drivers, farmers, industry, nonprofit organizations and governments suffered increases of as much as 10,000%. Commercial liability premiums alone increased by 202% between 1984 and 1986. Studies on file show that costs and claims are not responsible for this crisis—they remain stable. Meanwhile, profits for the industry have risen at record levels—by an incredible 722%, nationally between 1985 and 1988!

Despite a massive campaign involving more than 75 organizations representing millions of Californians, prior to Prop. 103, the Legislature repeatedly failed to approve modest reforms—thanks to the opposition of the insurance industry's powerful Sacramento lobby.

The chief aim of Prop. 103 was to make insurance rates fair and affordable for all insurance customers. Prop. 103 does this primarily by encouraging competition. Rate changes will be monitored to ensure that the free market mechanism is operating correctly....

In recent years, insurance companies have arbitrarily refused to provide coverage for certain kinds of customers—such as day care centers—without any justification or basis for their action. Prop. 103 strengthened existing laws which provide authority to create insurance pools in the event that some lines of insurance become unavailable.

Prop. 103 protects Californians against efforts by the insurance industry—common in states which have enacted similar reforms in recent years—to get around the transition freeze and rollback....

Ultimately, competition is the key to lower prices for insurance customers...Prop. 103 has repealed the many barriers to strong competition. Δ

Con

Craig A. Berrington is senior vice president and general counsel of the American Insurance Association, a national trade association. The following excerpt is from his commentary published in the March 11, 1993 Los Angeles Times.

Prop. 103 has more than doubled the state Insurance Department's budget and staff. It has become a cash cow for some of the proposition's most prominent advocates—shoveling hundreds of thousands of dollars to them in "intervenor fees." It has generated millions of dollars in legal fees on all sides. Yet Prop. 103 has delivered barely 10% of the rebates promised and is unlikely to deliver much more.

Prop. 103 promised automatic 20% rate rollbacks, without regard to whether they were justified or the effect they would have on insurers. But the state Supreme Court struck that down as unconstitutional.

After excising the unconstitutional guts of Proposition 103's automatic rollback, the Supreme Court tried to stitch the proposition back together. First, it said that insurance companies could be ordered to pay rollbacks, but no rollback could deny an insurer the opportunity to earn a fair rate of return.

Second, the Supreme Court approved the proposition's language requiring the commissioner to review new insurance rates before they go into effect—a new approach in California, but widely used in other states.

If this is all the Supreme Court did, why are we now in the middle of such a bitter legal battle? The answer is simple. Insurance Commissioner John Garamendi has been trying to force insurers to make the automatic rate rollbacks that the Supreme Court found unconstitutional.

And instead of devising a rate regulation plan like those in other states, he has tried to expand his rate-review authority under Prop. 103 into a rate-setting power that the proposition does not give him.

Here's the truth about Prop. 103's rollbacks: they are a fraud on the public and will never deliver the rebates that Ralph Nader and his allies promised.

Nader said the country is rushing to follow California's Prop. 103 example. Only Nevada has enacted such a rate rollback, and the federal courts found that law unconstitutional, too. Moreover, Arizona voters convincingly rejected a Prop. 103 clone in 1990. Δ

The views expressed herein are not necessarily the views of this business journal.

I.E.B.J. Close-Up: Mary Curtain

For decades a "Mover and Shaker" in the Riverside area, Mary Curtain has been a volunteer political figure. As this issue went to press, IEBJ sources stumbled onto a rumor of her possible entry into the upcoming Riverside mayoral election. IEBJ contacted Curtain and asked her point-blank—is she running? Curtain declined to comment on that topic as of April 30, but she had plenty to say about the potential for whomever is at Riverside's helm:



A closer look...

Name: Mary H. Curtain

Age: 58

Family: Stanton, her husband of 40 years is in management at Rohr Industries in Riverside; they have six children.

Hobbies: Traveling, Reading, Folk Music

Affiliations (partial list):

Humanities Division, Inland Empire Educational Foundation; Director of Board Development, Habitat for Humanity; Task Force Member, Inland Empire Clean Air Partnership; CEO of Central Labor Council, AFL-CIO, of San Bernardino and Riverside Counties 1975-1987; hosted two delegations from Europe, Asia and Africa for international trade, sponsored by U.S. Department of State; Board Member, Survive Food Bank, 1980-1987; Riverside County Grand Jury, 1984-85; Riverside County Parole Commission, 1976-84; President, League of Women Voters, 1986-87; World Affairs Council Member then Executive Board Member, 1976-present—currently at Diplomat level. Noted by YWCA with Woman of Achievement Award, 1988; Honored by California Senate Industrial Relations Committee, 1983—Joint Resolution from the California State Senate and California State Assembly, 1983, 1985, 1987. Δ

economic development advantages, why, travelers might...spend a weekend at the Mission Inn or the Sheraton, attend ... "Teddy Roosevelt" in the music room, take a trolley to the Heritage House.... They could hear a narration of local history as they travel to Citrus Heritage Park to see the workings of an industry that transformed Southern California, stop for a bite at the Marketplace... view library and museum exhibits... some enterprising dance teacher could engage the visitors in learning the dances popular with the contemporaries of the Rough Riders...walking tours could display all the architecture saved by Riverside's historic preservationists.

And think how many people we could employ!...Besides the cultural and job benefits, there would be a revenue stream—and a multiplier effect, too. Instead of piling on more special taxes to hire police and firefighters, we could enjoy the safety from normal funds that a flourishing business enterprise could provide. Tourists spend money in beauty shops, for car rental places, even in bookstores! (I had to get that in, because that's one of my weaknesses—bookstores.)

seem to be any positive leadership.

IEBJ: What can be done to maximize positive leadership of a city such as Riverside?

Curtain: I have given that question a great deal of thought, and maybe what we need is a more current job description for the mayor's office.

The mayor does not have a vote, but does have the power of the veto. I have served on the charter review committee, as well as on many other city committees, and I think there are many ways that the mayor can have a positive effect, even without a vote.

The mayor chairs city council meetings, and other public hearings. It's important that the public be made welcome at public meetings. And there needs to be respect of every viewpoint and person, plus teambuilding and honoring of the city's commitments.

When those values are missing, good people start polishing up their resumes, going some place where their talents can be appreciated. With a revised job description, the mayor could act more decisively to reverse that—the mayor can set the tone that attracts good talent, and retain those who are trying to do good work under trying conditions. The mayor should help lead ongoing efforts to articulate a vision, a more comprehensive view of where that city wants to go, not just

this year, but for years to come.

IEBJ: How can a mayor launch such a long-term, visionary project?

Curtain: Well, first, the mayor needs to listen to the people. All the people. Then, marvelous things can happen if responsibility and credit are shared.

IEBJ: Okay, so—specifically—how could the mayor get support to do all this, if that's the public consensus?

Curtain: The mayor should reflect the strengths of the city, assist in attracting new jobs to the city, be part of the delegation assisting in economic development ... (and) play an important part in developing the mix, the diversity, of the employment base.

Also, the mayor can also be part of a team that encourages local businesses to expand. Increasingly, that's where many jobs will be developed. Instead of putting up barriers, we can put up cooperative methods, shared resources...tourism—with the Mission Inn now open, with Citrus Heritage Park opening later this year, with increased interest in our own history, this could be a major destination city.

I would like to see the landmarks supplemented by some interactive attractions...the Chautauquas that we, the Inland Empire Educational Foundation, have sponsored, for example, draw thousands of people....(creating)

IEBJ: How do you see Riverside's relationship with the cities surrounding it? Hasn't there been a traditional rivalry?

Curtain: When jobs come to Riverside, they help people in San Bernardino and in Ontario, too. When people in the surrounding cities are hurting, we are hurting too. We are increasingly learning how important it is to work together—I think the conversion of the military bases brings it home pretty forcefully... our community colleges, planning for retraining programs on a regional basis...is cost-effective (and) may be the only way that it can really work. The pilot program that the University of California is offering to manufacturers, assistance in regulatory compliance, worker training and new technologies can bring good results for the whole area, too.

Riverside and the university have enjoyed a good history of cooperation. The University Corridor is an important part of the planning for the near future.

That corridor may be symbolic, as well. We need to keep the lines open, between city and university, but also between cities themselves within the Inland Empire, and between the people who live here, those who provide the strength and offer hope for a prosperous future. Δ

Call For Entries: \$55,000 Small Business Awards

The Best of America Awards deadline for entries is May 17. Awards will honor small businesses with cash awards totalling \$55,000. The awards recognize small businesses demonstrating exceptional growth, innovation and dedication to community service.

Nomination forms and information may be obtained by calling 1-800-688-6342, ext. 2006. There is no nomination fee.

Companies may nominate themselves, or be nominated by third parties such as trade associations, government agencies and chambers of commerce. There is no limit to the number of nominations a third party

organization may submit.

To qualify, a company must be a for-profit business with no more than 250 employees, and have been in business under the same ownership for at least five years.

Four regional winners will be announced in late June. The national winner will receive an award of \$25,000. The three regional runners-up will each receive \$10,000. The prize money will be given to companies to invest in their businesses and/or their communities.

The awards have been made possible by a grant from Dun & Bradstreet Small Business Services to the National Federation of Independent Business (NFIB) Foundation. Δ

ABA "Hot Topics in Corporate Litigation" Institute Set For May 6-7

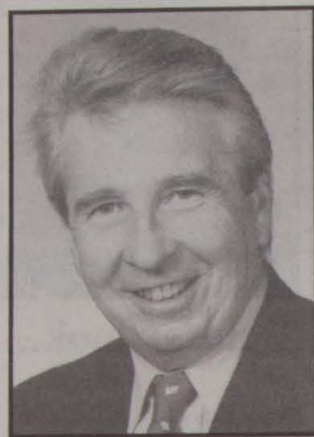
The Section of Litigation of the American Bar Association is sponsoring a National Institute, "Hot Topics in Corporate Litigation" May 6 and 7 at the Hotel Del Coronado in San Diego.

The many program topics include: "The Impact of Glass and Other Ceilings on Women and

Minority Corporate Counsel"; "United States/Mexico Dispute Resolution Under NAFTA"; and "What Do You Mean There is No Insurance Coverage: Problems for Insureds, Insurers and Their Lawyers."

For further information, contact ABA Program Administrator Diane Nickolson at (312) 988-6205. Δ

Inland Empire Profile James M. Deskus



Full Name: James M. Deskus

Occupation: General manager, San Bernardino Radisson Hotel

Short Biography: Originally from New Jersey, Deskus has been in the hospitality business since 1975 and has operated hotels in Las Vegas, Nevada and Arizona besides the Radisson.

Family: He is married to Norma and they have sons Adam, Brian and

Conrad.

Hobby: Golf.

Affiliations: Chairman, Easter Seals Society of the Inland Counties and a member of the board of directors of the San Bernardino Convention and Visitor's Bureau, the Boys and Girls Club of San Bernardino and the Shamrock Club. He also is a member of the San Bernardino Downtown Rotary Club.

Personal Accomplishments: Getting the Radisson Hotel back on track.

Last Book Read: *Favorite Son*

Favorite Drink: Diet Coke

Last Vacation: Central Coast

Favorite Restaurant: Spencer's at the Radisson

Last Movie Seen: "Crying Game"

San Antonio Community Hospital Cancer Program Approval Continues

San Antonio Community Hospital's cancer program has been granted three-year approval by the Commission on Cancer of the American College of Surgeons.

The hospital's cancer program has received approval by the commission since 1980. The multidisciplinary team approach to cancer care focuses on providing support on all levels from physicians, nursing staff, case managers, dietitians, and other health care professionals.

The hospital's program promotes consultation among family physicians, surgeons, medical oncologists, radiation oncologists, diagnostic radiologists, pathologists, and other cancer specialists.

"Although only one-fifth of the country's hospitals have approved cancer programs, over 70 percent of patients who are newly diagnosed with cancer are treated in these hospitals," says Geoffrey Graham, M.D., San Antonio's Director of Radiation Oncology. The American Cancer Society estimates that 120,000 new

cases of cancer will be diagnosed in California in 1993.

San Antonio established a Tumor Registry in 1978. All patients who are diagnosed with or treated for cancer are listed in the registry, providing a lifetime follow-up system for evaluation of patient care, treatment, rehabilitation and survival. In addition, information collected through the registry allows San Antonio to participate in national studies designed to improve patient care.

The Commission on Cancer is composed of Fellows of the American College of Surgeons and members representing 28 other cancer-related organizations. It sets standards for approval of hospital and freestanding programs and reviews these programs for conformity to these standards. The commission also develops national patient care evaluation studies for specific cancer sites. Results of these studies are used by cancer committees to monitor patient care. Δ

"Ask the California Venture Forum" addresses questions of interest to business owners and entrepreneurs and is a project of faculty from California State Polytechnic University, local business leaders, and the Inland Empire Business Journal. Responses are prepared by Forum members. The California Venture Forum showcases entrepreneurs and businesses every other month in an effort to help them obtain financing. If you are interested in becoming a presenter or would like more information about the California Venture Forum, contact Professor Deborah Brazel at (714) 869-2368. This month's column is by Wanda Dalton of Scor Consulting Corporation in Victorville.

Ask The California Venture Forum

Both new and established ventures are subject to litigation. And the rising costs of litigation have spurred the development of a variety of alternative means for resolving disputes.

Unfortunately, Alternative Dispute Resolution (A.D.R.) can still be an expensive process, if for no other reason than it provides an after-the-fact solution to what is already a problem. Business people have come to understand that there is a better way: preventive law.

Preventive law is a pro-active and interactive use of the law by a company and its legal counsel to secure certainty to the company's legal rights and to minimize or eliminate the risks of litigation. The role of the attorney is to assist the company in implementing and maintaining a program of preventive law to use law in positive ways to accomplish legitimate business purposes and to minimize legal risks.

A good preventive law program starts with educating officers, directors and managers on the necessity of being aware of all areas of company activities having legal significance. Second, business people need to learn how to think, decide and act to avoid legal problems and promote legal compliance.

Finally, the company should promote a positive attitude about using law as a tool to accomplish positive results. Of necessity, this often means addressing and overcoming negative attitudes about the law, the legal system and lawyers. It is essential to strategy that the company's lawyer be a positive role model and a primary educator on the benefits of preventive law.

There are other reasons for a new approach to law and lawyers besides litigation risks in general. Litigation risks are increasing because of increasing regulation and complexity in business activities. Expanding theories of liability, potential criminal liability and potential personal liability of officers, directors and managers can have the legal effect of putting company personnel in the position of guarantors of the company's conduct and perfor-

Preventive Law: An Effective Program to Cut Legal Costs and Maximize Legal Benefits

mance.

An effective preventive law program will involve the lawyer in the following areas: contracting, strategic planning, regulatory compliance, employer/employee matters, risk management and insurance, corporate and securities compliance, early dispute resolution and, where applicable, product liability and international sourcing and sales.

For example, the lawyer should be involved in the planning and documentation (or review) of every contract. The lawyer should monitor and occasionally audit the company's compliance with

government regulation, as well as keep management fully informed of regulatory developments which may impact the company.

An effective preventive law program will produce other benefits in addition to reduced or eliminated litigation. These benefits include early recognition of strategic advantages, better trend analysis and prediction of potential trouble, better development of a factual record to support company activities, better budgeting of legal expenses, more cost-effective use of the lawyer's time and expertise, improved contracts and better perfor-

mance of contracts, improved awareness of compliance and better compliance, and improved company image and enhanced social responsibility.

Even a small, new company can afford an effective preventive law program that is appropriate in scope and cost to the company's needs. Next month I'll show you how. Δ

John W. Tulac is an attorney located in Diamond Bar and specializing in international and general business and corporate law. He is an adjunct professor of law at Cal Poly Pomona and a principal of the California Venture Forum.

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Potential Environmental Liability in the Acquisition of Real Estate

By Bruce Holden

This material is prepared and intended only as a general summary of a complex area of the law. The reader should not consider this material as in any way the rendering of legal advice, nor should the reader rely on such material for that purpose. Lewis D'Amato, Briscois & Bisgaard

other party or entity . . . ; any person who accepts or accepted any hazardous substances for transport to disposal or treatment facilities . . . from which there is a release, or a threatened release which causes response costs to be incurred."

There are limited defenses to liability under CERCLA. The most important is the innocent landowner defense [42 U.S.C. §§9601 (35) and 9607(b)]. The innocent landowner defense requires a showing that the purchaser, at the time of acquisition of the property, made all appropriate inquiry into the previous ownership and uses of the property consistent with good commercial or customary practice in an attempt to minimize liability.

In order to obtain the benefit of the defense, the purchaser must perform a sufficient environmental assessment of the property prior to the purchase and still have no actual knowledge or cause to believe that any hazardous substance release is present. The CERCLA defenses, including the innocent landowner defense, have been adopted as part of the California Superfund Law, Health & Safety Code Section 25323.5.

The critical issue to consider in designing an environmental audit is

what investigation is sufficient to maintain that one had "no reason to know." The statutory standard is "all appropriate inquiry into the previous ownership and uses of the property consistent with good commercial or customary practice in an effort to minimize liability." As of this date, legislation has not been passed which would provide statutory standards for Phase I audits. However, certain bills are currently pending in Congress which will be briefly discussed below.

Selecting and working with the environmental consultant is a critical aspect of the audit process. In the event the purchaser obtains institutional financing, commercial lenders typically maintain lists of consultants who are competent, experienced and reliable. The standards for the scope of the audit should be clearly specified during the contracting stage.

The contracting process begins with a request for a quote from an environmental consultant, which should specify the nature and purpose of the investigation. The following information should be requested from the consulting firm: (i) resumes(s) of the experts who will conduct or supervise the audit, including descriptions of similar audits or assessments performed; (ii) proposed tasks of the investigation, including data to be obtained and methods of analysis and reporting; and (iii) itemized fixed and variable costs of the assessment, indicating stages which may be contingent upon each other.

While the investigation depends on the nature of the property and its prior and proposed uses, the following tasks are generally performed:

- A site history should be conducted where information is collected on the prior uses of the property and any indications of on-site contamination or off-site migration. Additional sources of information vary widely, but may include but not be limited to:

1. a title search of the site and contiguous properties;
2. chain of title documents for 50 years;
3. tax records, assessment maps,
4. aerial photographs (which may reflect prior uses as well as current uses),
5. search of federal, state and local government environmental records, such as:

- a. Hazardous waste property and border zone lists,
- b. Hazardous waste information systems,
- c. National priorities list,

d. State lists regarding hazardous waste spills, landfills and underground storage tanks.

- For transactions involving industrial property, extensive information is gathered from the present and past owners, employees and neighbors. Information and records are requested from current owners (or operators) such as operational activities, including any hazardous or toxic substances used, and records.

- Additionally, the consultant should also review: hazardous waste storage and handling policies and records (e.g., manifests); and information on structures (e.g., asbestos, radon, lead, PCBs). The consultant may also conduct on-site interviews with managers and other employees of the facility and interviews with neighbors.

During the environmental assessment, the parties should work closely with the consultant in order to play an active role in the collection and interpretation of data in accordance with the objectives of the investigation. This interaction is also important during the production of the final report to ensure that the report is addressing the needs of all parties. Environmental consultants are typically technically oriented, interpreting and organizing facts in scientific or engineering terms. Most commercial companies are more familiar with a business analysis, as the assessment is used as a tool by corporate executives to manage risk. Finally, a hands-on approach to the audit by the property owner helps promote the understanding that the final audit report is an opinion of the consultant, influenced by many subjective factors, and should be understood as such until clear standards are enunciated by statute.

Currently, Bills HR 570 and HR 1358 pertaining to these matters are pending in Congress. HR 570, for example, seeks to provide that a defendant who immediately prior to or at the time of acquisition obtains a Phase I audit, will create a rebuttable presumption that he or she has made all appropriate inquiry into previous ownership and uses of the property, thus qualifying for the defense. To qualify, a Phase I audit must be conducted by an environmental consultant (as defined therein) reviewing the information set forth above. Δ

Holden is a partner in the firm Lewis, D'Amato, Briscois & Bisgaard, which has just acquired Saxon, Dean, Mason, Brewer & Kincannon, in which Holden was formerly a partner.

Health Insurance Reform for California

by Lou Custrini, Vice President, Merchants and Manufacturers Association

On the federal level, the Clinton administration continues to grope for ways to carry out a nationwide health care plan. Under the health plan now being developed by Hillary Rodham Clinton's Task Force on National Health Care Reform, a "penalty tax" would be imposed on hospitals, doctors and other health care providers in states that exceed spending targets to be established by the federal government.

Revenue derived from the new tax would be used to subsidize health care for poor people and for employers of small businesses.

Under the health plan now being developed by the administration, states would bear the major share of the cost if they exceeded the limits on health spending. Conversely, they would share the savings if they kept health spending below annual targets.

California is forging ahead with a small-group health plan that will address the needs of at least a limited number of small employers. While nobody pretends that the health insurance reform that will go into effect July 1 even addresses the fundamental problems of health care costs and access in California, it will help stabilize the volatility in health insurance prices and keep insurers from rejecting small employers outright.

At the outset, the new reform law will apply only to those firms with five to 50 workers. But incrementally, the coverage will be extended to firms of four to 50

workers a year later and finally to firms of three to 50 workers as of July 1, 1995.

The new law allows insurers to raise or lower premiums 20% each year. The variance will be lowered to 10% after July 1, 1996. As specified by the Small Employer Health Insurance Reform program, insurers would have to keep their prices within a "band" so that no customer pays more than 20% more, nor less than 20% less, than the carriers' average rate for small groups.

Each carrier would still be able to establish standard risk rates for each of their plans, and these rates could be varied up or down by 20% depending on the risk factors as presented by a small business applicant.

The new law bars a carrier from raising a particular employer's annual renewal rate more than 10% beyond whatever increase has been set for other small employer groups. These provisions were incorporated into the new reform law to provide rate stability and protection against huge rate hikes now experienced by small businesses. They are also designed to reward those carriers that do a good job of managed care and to lower prices from health care providers.

The new law, AB 1672 (Chapter 1128 of the Statutes of 1992) by Assemblyman Burt Margolin (D-Los Angeles), makes fundamental changes in the state laws pertaining to "health" (medical, hospital and surgical) insurance for small employers.

Significantly, the new medical reform law provides small business employers with increased accessibility to insurance coverage, and this alone is expected to help some 100,000 to 400,000 workers get health insurance for the first time. Dependent cov-

erage for these same employees might otherwise be ultimately dumped on larger employers who would have to bear the cost.

The new reform law increases accessibility by requiring carriers who write small group insurance to guarantee the issue of all insurance coverage sold to employers of five to 50 workers, regardless of the employee's medical history or perceived risk of disease. Any plan sold by a carrier to one small business employer would have to be made equally available to all other small businesses.

The new law would allow an insurer to refuse coverage to a small business company only if a worker misrepresents an existing health condition, fails to pay premiums, or the company falls below the minimum requirement of (initially) five full-time employees.

The single most important feature of the Small Employer Health Insurance Reform program is the establishment of a single voluntary purchasing pool. After July 1, small companies can pool together under a new, nonprofit state program called the Voluntary Alliance Uniting Employers Health Benefit Purchasing Program. Administered by the Major Risk Medical Insurance Board, this program is aimed at securing the most comprehensive health care coverage at the most competitive price. The board may enter into contracts with insurance carriers to provide health coverage to those small business firms that elect the option.

Similar programs have been established in Florida, Oregon and Ohio, and non-benefit costs are running about 11% of the premiums, which holds down annual rate increases.

The new insurance reform law makes dramatic changes, not limited to the small employer market, in laws governing pre-existing conditions, exclusions, waiting periods and "late enrollee" limitations in all employment-related individual or group insurance programs covering three or more persons.

The insurance reforms represent the most significant step in health care reform for California. While it falls far short of the total needs of some 6 million Californians who don't have health insurance, it is a start.

Some key provisions of the Small Employer Health Insurance Reform Program:

- > Guaranteed issue of all health insurance products sold to employers of 5-50 employees.

- > Guaranteed renewal of all health insurance products sold to employers of 3-50 employees.

- > "Rate bands" limiting the extent to which a small employer's rates can be varied at issue or increased on renewal to account for differences in health status and similar factors.

- > Standardized demographic rating factors.

- > Restrictions, not limited to the small group market, on the use of pre-existing conditions exclusions, waiting periods and "late enrollee" limitations.

- > Establishment of a voluntary small employer coverage reinsurance mechanism.

- > Establishment of a publicly-sponsored small employer coverage purchasing pool. Δ

Why Bailing Out of Workers' Compensation is a Bad Idea

By Assemblyman Jim Brulte

Talk to most people about workers' compensation and their eyes glaze over. Talk to them about ERISA and they think you are referring to a new rock music group. But talk to business owners, labor leaders, or government officials about these things and you'll get reactions ranging from frustration to outright hostility.

Whenever a California firm decides to leave the state, a primary reason listed invariably includes our outrageously expensive and unfair workers' compensation system.

Compared to other states, our workers' compensation insurance rates are among the highest, while benefits paid out to injured workers are among the lowest.

Employers and injured employees alike are fed up with the partisan wrangling which has stalled attempts to reform our state's workers' compensation system. This inability to get things done in Sacramento costs the state thousands of jobs each year.

What does ERISA (the Employee Retirement Income Security Act) have to

do with all this?

Some companies, in an effort to bypass the state's corrupt system, have endeavored to invoke this federal health program to circumvent the state's workers' compensation laws. These businesses believe that if they can use ERISA to provide health coverage for their employees 24 hours a day, why provide additional coverage via our fraudulent and waste-ridden workers' compensation system?

What do I say to those companies? "Don't do it."

Not that I blame you for trying to remain competitive or continue your business, but current state law provides only two choices for employers: either purchase insurance from an authorized carrier or implement an approved self-insurance program. There are no alternatives.

While I understand the rationale behind these companies' reasoning, I can't condone their actions.

Recent actions indicate there is light at the end of the workers' compensation tunnel. We may soon be able to provide you the level playing field you so desperately

need.

For the first time in many years, the California Legislature is making headway in its efforts to reform our workers' compensation system. This is witnessed by the governor's recent signing of Senate Bill 31 (Johnston).

Sponsored by a Workers' Compensation Appeals Court judge, SB31 limits the number, scope and cost of medical-legal evaluations. It is estimated that this measure alone will save anywhere from \$100 million to \$300 million per year.

The passage of this measure signifies the new mood that exists in Sacramento.

And on April 19, the Assembly unanimously passed both Assembly Bills 110 (Peace) and 1300 (W. Brown). I have joined Assemblymember Steve Peace and Assembly Speaker Willie Brown, Jr. as the co-author of these measures in a spirit of bipartisan cooperation to reform our badly damaged system.

AB110 is an omnibus bill that targets a broad range of practices that drive up the cost of workers' compensation.

AB1300 will make it easier to prosecute

those involved in filing fraudulent workers' compensation claims.

Furthermore, on April 20, the Assembly Finance and Insurance committee unanimously passed, AB119 (Brulte). This measure, if passed, will outlaw most post-termination stress claims—which contribute to an ever increasing number of psychiatric injury claims filed in California each year.

The combined savings of SB31, AB119 and AB1300 could reach \$750 million per year. In addition, estimated savings from AB110 will be in the billion-dollar range.

So again, my answer to those who can't wait for the Legislature to get its act together and reform the workers' compensation system is—WAIT. In return, you'll get the level playing field you've been asking for so you can compete with businesses in other states. California wants—and needs—your business. And, you won't need to use ERISA as a business-saving dodge.

Something extraordinary is happening in the Legislature. For once, Republicans and Democrats are working together in the interest of California. Δ

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How to Boost Profits by Locating and Reducing Business Expenses

by David Schneider

Since your Profit and Loss Statements provide a summary of expense information, it is the focal point for locating expenses that can be cut. The information should be as current as possible. Ideally, a Profit and Loss Statement should be provided monthly rather than annually or quarterly.

Regardless of the frequency, two Profit and Loss Statements should be prepared. One statement should report the sales, expenses, profit/loss of your operation cumulatively for the business year-to-date. The other should report on the same items for the last complete month. Each of the statements should report the following information:

- 1) This year's figures for each item as a percentage of sales
- 2) Last year's figures for each item as a percentage of sales
- 3) The variance, or difference, between last year and this year
- 4) Your budgeted figures for each item as a percentage of sales
- 5) The difference between this year and the budgeted figures
- 6) A comparison with your industry's ratios (available from many sources)
- 7) The difference between your percentages and your industry's average percentages.

This information helps you locate abnormal expenses in three ways:

- 1) By comparing this year's percentages to last year's percentages

- 2) By comparing actual expense percentages to your own budgeted figures

- 3) By comparing your percentages to the operating percentages for your line of business.

The percentage figure represents a common denominator for all three methods of comparison. For those items showing negative percentage variations, you should determine the reasons and take the appropriate action to bring that item into line.

Your cost cutting will come largely from your variable expenses, so make sure they are flagged and that you pay particular attention to these items. Variable expenses are those items which fluctuate with the increase or decrease of sales volume. Some variable expenses are advertising, supplies, sales salaries, commissions, etc. Fixed expenses are those which stay the same regardless of sales volume. Among them are some salaries, depreciation, rent, utilities, etc.

When you locate problem areas through your comparison of negative percentage variations, you need to take immediate action to reduce those costs. Concentrate on the most significant variations first. Be persistent. Sometimes results may be slower than you might like.

Remember that only persistent analysis of your records and constant action can keep out-of-line expenses from eating up your profits. Δ

Schneider is a senior vice president in the Small Business Administration/Real Estate department of Mechanics National Bank

Mother's Day 1993: Griswold's Again Will Provide Several Popular Options in Claremont, Redlands

Advertorial

Mother's Day is traditionally one of the year's busiest days at Griswold's, where more than 7,000 people each year are served either brunch or dinner at the Indian Hill Restaurant, Smorgasbord or Candlelight Pavilion Dinner Theatre. The plans have been made, the menus set, and the entire Griswold's staff is prepared for yet another successful year.

The Indian Hill Restaurant, which prides itself on its warm, elegant atmosphere, has won many awards from the Restaurant Writers Association for its fine cuisine. Their world famous Sunday brunch has been voted "best brunch in the Inland Empire," and the special Mother's Day menu promises to live up to its reputation. Last year's brunch was highly successful, with nearly 1,300 people served in a five-hour period! The sumptuous holiday buffet includes Seafood Newberg, Beef Stroganoff, Eggs Benedict, Cheese and Raspberry Blintzes, Apple Crepes with Orange Sauce, Omelette Bar, Carved Meats, a wide range of salads, and complimentary champagne. There will also be a special dessert table. The Indian Hill is open from 10 a.m. to 3 p.m. on Mother's Day, and reservations are required. The buffet is \$15.95 for adults, children 10 and under are \$8.95, and children 4 and under are free. Reservations can be made by calling (909) 626-2411 ext. 397.

Griswold's Smorgasbords serve a bountiful buffet in an atmosphere

perfect for Mom and the entire family. The combination of delicious and hearty buffet items with very reasonable prices make for an immensely popular event. Last year the smorgasbords served 4,500 people on Mother's Day, and the projections for this year are therefore quite optimistic! The smorgasbords will serve turkey and stuffing, baked ham, their famous chicken, beef stew, Swedish Meatballs, fresh steamed vegetables, a wide assortment of salads, fresh fruit, fresh-baked breads and rolls, and a huge assortment of delicious desserts. The prices are very reasonable: \$6.25 for breakfast (6:30 a.m. to 11 a.m.) and \$7.25 for dinner (11:30 a.m. to 8 p.m.). Special children's prices are also available. There are Griswold's Smorgasbord locations in Claremont (Foothill at Indian Hill) and Redlands (I-10 Freeway at Ford Street). Reservations are not necessary.

The Candlelight Pavilion Dinner Theatre traditionally sells out every year for Mother's Day, but some seats are still available at this time. Mom and family will be treated to a delicious waiter-served meal followed by the critically acclaimed production "A Chorus Line." The champagne luncheon seats at 11 a.m. and the curtain is at 12:45 p.m. The dinner performance seats at 5 p.m. and the curtain is at 7:15 p.m. Ticket prices range from \$28.00 to \$45.00. Reservations can be made by calling (909) 626-1254. Δ

Controlling Health Care Costs Through Employee Education

by the staff of Beaver Medical Clinic, Redlands

In recent years, Southern California businesses have witnessed health care costs rise at a rate three times greater than that of inflation. According to a recent article in *Medical Group Journal*, 50% of employer profits, on average, are absorbed by health care costs. One reason for such out-of-control costs lies in the difference between health insurance and other types of insurance such as home or automobile. While most home and auto insurance policies do not allow for reimbursement for willful destruction of property,

your employees can willfully participate in activities that cause damage to their bodies—such as smoking tobacco—and receive full reimbursement for all medical problems. The employer, ultimately, is left with the responsibility of paying the cost of the health care bills.

One way for the employer to counteract this situation is through health education. Fortunately, the employer does not have to create education programs from scratch or hire expensive consultants to conduct them. Many health care providers are now offering patient education classes. One such example: In response to such health-related issues as smoking in the work-

place, Beaver Medical Clinic, Inc. has created a series of health education programs.

Perhaps the best example of how health education can reduce the employer's bottom line is seen with an issue such as smoking in the work place. According to the American Cancer Society, America pays \$52 billion annually through lost productivity, health care and health insurance costs because of tobacco. A 1986 study from Albers School of Business at Seattle University estimated that one smoking employee could cost an employer \$5,740 more each year than a non-smoking employee.

Realizing the seriousness of this

problem, Beaver Medical Clinic now offers Quit Smoking Programs. This program consists of five classes over the course of five weeks and has proved to be both popular and successful.

Smoking is only one area that employers can target lower medical costs through education programs offered by their health care providers. At Beaver Medical Clinic, programs targeting such work place problems as stress management, hypertension, and high cholesterol are also available. To learn more about these programs, please call the Beaver Medical Health Education Department at (909) 335-4131. Δ

I.E. Welfare: All Is Not Well

Continued From Page 3

Mississippi River. Why should you stay and get \$300 (monthly) in Arizona when you can come to California and get \$700 here?...One of the reasons the state's in such financial difficulties is because of the high cost of welfare in this state." McDonald thinks that if welfare recipients were considered together with people receiving unemployment benefits and workers' comp payments, more than half of the San Bernardino city population could be receiving government aid.

An effort by Gov. Pete Wilson to temporarily reduce benefits paid to newly-arrived California welfare seekers was struck down in Sacramento by federal judge David Levi. Levi's action was denounced in a recent editorial in the *Orange County Register*, which reported that Levi held that the reduction in welfare benefits for those who traveled to California amounted to a violation of people's right to travel.... Said the *Register*, "...nonsensical or not, the ruling stands, for now. Unless some higher court rules Judge Levi's exercise in judicial autocracy, California taxpayers will be forced to pay for a policy that swells the welfare rolls even while the economy stagnates."

Merrill said the recipients of Riverside welfare programs are not monitored to ensure prudent usage of the welfare benefits and there is no accountability to the DPSS or elsewhere for their use: While food stamps cannot be used to purchase ready-to-serve chickens at drive-throughs or supermarkets, other items—lobster, gourmet cheeses, TV dinners and carbonated soda beverages, for example—are indeed "eligible." Although aware that some recipients use food stamps to purchase gourmet and convenience foods, the department believes in a policy of "self-determinism," pointing out to welfare recipients that money spent on luxury items purchased leave less for essentials, Merrill said. The only time the DPSS would get involved in monitoring what a recipient is doing with their benefits, says the division's manager, is in the event of a third-party complaint that children in the household may not be getting proper nutrition, he said.

According to James Wright, program specialist, who provided research assistance for this story, the two biggest DPSS cost components are the food stamp program and Medi-Cal. "It can be real tricky to

predict Medi-Cal costs once a card has been issued—Medi-Cal is like signing a blank check for anything from brain surgery to a routine check-up," he said.

According to Bill Maxfield in the Medi-Cal's Investigative Department Statistics Unit, not counting relatively negligible current "capitation" (per-capita) payments, in Riverside County \$251 million and \$300 million, was actually paid in 1991 and 1992, respectively. For the same periods, San Bernardino County payments made were \$355 million and \$433 million, respectively. Maxfield said the

entire Medi-Cal system is "incredibly complex" and said it's clear to him that the senior administration is moving toward a capitation basis similar to what the Clinton Administration is seeking nationally.

Total Riverside DPSS staffing for the years 1990 through early 1993 were 1,018, 1,232, 1,449 and 1,543, respectively. As of the end of April, internal records at that DPSS show 206,117 persons receiving assistance, in a county with a population of 1,290,155, according to U.S. census data.

Total recent DPSS fiscal year budgets were \$430,961,704 in 1990-91, \$507,377,510 in 1991-92—an increase of 15.1%, and \$564,029,597 in 1992-93—an increase of 10%. These figures include state Medi-Cal and federal U.S.D.A. food stamps but do not include public assistance benefits issued by other departments, including Social Security and the U.S. Dept. of Health and Human Services Women, Infants and Children food voucher program. Δ

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NAME RECOGNITION

IBM Hosts Riverside Entrepreneurial and Management Seminars

The Quality Learning Series, a production of the U.S. Chamber of Commerce, is being aired via satellite at the IBM Customer Center at 3403 Tenth Street in Riverside.

The series is designed to provide timely, valuable information for small- to mid-sized businesses on topics ranging from changes in employment law, tips for small business owners, to implementation of Total Quality Management methodologies. A live facilitator will handle questions at the end of each session.

For additional information, contact the Greater Riverside Chambers of Commerce at 909-683-7100.

increase sales and reach their goals.

Wednesday, May 19: Employee Benefits: Competition vs Survival

How do you compete against larger firms that can offer more to new recruits, without bankrupting your organization? How do you determine what's competitive? Where do you find coverage and how much should you be paying? What are the strategies for designing and implementing a benefits program—one that balances your needs with those of your employees? This session will explore these key issues for small businesses that want to stay competitive.

Wednesday, May 12: At the Cutting Edge of Quality Management

What more can Quality Management do to strengthen your organization, make it more competitive and ensure its long-term survival? This cutting-edge session explores the latest developments in Quality Management and how they are impacting organizations across the country. National authorities will give you examples on how quality management is working to help business of all kinds cut costs,

Wednesday, May 26: ISO 9000

American business leaders are vitally interested in ISO 9000, a quality assurance system designed to ensure a consistent level of quality for manufactured goods. This two-hour program explains why interest in ISO 9000 is increasing, and why many U.S. exporting companies, particularly those selling in Europe, must adhere to these standards. National experts and author-

ities will detail how your company can obtain ISO 9000 certification and what it will cost.

Wednesday, June 16: What Every New Small Business Owner Needs to Know

Planning to start a business of your own? Looking for personal independence and greater potential for realizing the American Dream? The reasons cited for starting a business are as varied as the risks and the rewards. Selecting and pricing the product or service

that will be the heart of your business and carving out your target market are just a few of the many important decisions you will have to make. In this program, you will explore the realities of starting a business from the experience of a nationally-known and respected entrepreneur who is a Forbes 200 executive and founder of a small business whose growth curve became exponential. Discover the secrets and avoid the pitfalls by learning from the experiences of one who has been there. Δ

Inland Empire People

At a young age, Steven R. Schaer was fascinated with the health care scene. Motivated by the television shows "Medical Center" and "Marcus Welby, M.D.," he had an intense desire to become a physician. Realizing the astronomical expense for medical school and not having the financial support to acquire such an education, health care administration appeared to be a good alternative—and one he could finance himself.



Raised in the San Fernando Valley, Schaer graduated from Reseda High School. He received his formal education in health care administration with a bachelor's degree from California State University, Northridge and a master's degree from UCLA.

Now vice president of operations for Riverside Medical Clinic, Schaer thoroughly enjoys the myriad challenges associated with the delivery of ambulatory health care in Southern California. Schaer has no regrets about the road he chose in the medical field. Health administration provides stimulating challenges. As importantly, he enjoys it. Schaer has multiple responsibilities with Riverside Medical Clinic—principally with support and retail operations. However, one of his major responsibilities is the planning and development of new facilities. In his nine years at Riverside Medical Clinic, Schaer has designed, built or renovated more than 250,000 square feet of medical space and aided the organization in its growth from 35 to 90 medical providers. Some of his more notable projects include the 68,000-square-foot Canyon Springs/Moreno Valley regional center and the 20,000-square-foot Surgery Center in Riverside.

Schaer enjoys the creativity associated with his position, which routinely surfaces by acting as in-house consultant for interior design, selection of furnishings and decor. Development of marketing materials is another area of responsibility that draws from his creative talents. He credits his creativity to his professional theatrical background as a teen-age stage performer and puppeteer.

Schaer's management style leans toward discipline, structure and participation. There is nothing more rewarding, he believes, than to receive direction, establish the vision, strategically plan, methodically develop and deliver a favorable final outcome on time and within budget through a team of competent individuals. Maintaining balance is an important goal in Schaer's life and is something he continually strives for each day. He understands that ultimate success and happiness is only accomplished when the tri-dimensional individual seeks and obtains equilibrium between family, professional and spiritual values.

Married to Sherrie Lund for 14 years, an elementary school teacher for Valley Vista School in Rancho Cucamonga, they have two adorable children that they are raising in Alta Loma—Sean (8) and Stefanie (3). An avid golfer with a membership at Canyon Crest Country Club, Schaer enjoys the outdoors and other recreational activities. A former school athlete, he loves baseball, collegiate football, basketball and volleyball. He has been a soccer and baseball coach for three years. When not coaching, don't be surprised to see him donning the umpire's mask, calling balls and strikes behind the plate for Little League games. Schaer enjoys the Inland Empire and its many amenities. Yet he looks forward to the day when he can relocate to the Northwest after his family has been raised. It is there that he wants to reflect on his many experiences and write professionally—including children's books. Δ

Inland Empire People

Jay Goebel, Eldorado Bank vice president/SBA sales manager, Inland Empire, enjoys serving small businesses to help with their financial needs. "Although banking is more enjoyable in healthy economic times, there are many small businesses in the Inland Empire that need our services in order to continue their growth and prosperity," he said. "It is satisfying to help business owners improve their operations."



Born, raised and educated in Southern California, Goebel is a long-time resident of the Inland Empire. After graduating from San Diego State University with a major in business management and finance, he entered the banking profession. He likes working with a variety of business owners, industry and government leaders and other bankers.

With 14 years of banking experience, Goebel joined Eldorado Bank to participate in its SBA commercial and industrial loan expansion. He manages the office in San Bernardino, working with the bank's branch offices in San Bernardino and Riverside counties.

"SBA programs are ideally suited for the small- to medium-sized businesses in the Inland Empire, with credit needs of \$100,000 to \$1.5 million," he said.

Commenting on the economy, Goebel said, "The Inland Empire has been significantly impacted due to the reduction in defense-related spending and the anticipated closure of Norton Air Force Base. The area's economy should revive by 1995."

Goebel lives in Temecula with his wife and two children, where he enjoys playing golf. He plans to continue in his career, expanding Eldorado Bank's SBA department to fulfill the financial needs of Inland Empire business owners. To manage his team, he encourages his staff to work independently under well-defined goals, while he provides assistance and support.

In the 18 months that Goebel has been with Eldorado Bank, he has already assisted in providing major financing of more than 25 companies in the Inland Empire—so far, he said, and is committed to helping many more. Δ

California Redevelopment & Economic Development: They Go Together—Locally!

by Michael Daly
Director of Economic Development
City of Cathedral City

California has had a long run of growth, development, and success despite the inward political war that has besieged our state. At a time in California's history when we in government need to work together to remake our state and plan for its economic future, we are doing neither.

One of the most proficient tools used to effect job creation, economic stimulus and planned growth is being dissected by the state legislature. The legislature has confused the need for state funding with a misunderstanding of a key economic development effort: redevelopment.

Redevelopment is not new to California, but for the most part, eco-

nomic development is a new phenomenon. Blighted areas within cities are revitalized through the use of redevelopment financing as urban renewal was once thought to save downtowns.

However, when times are tough and people need jobs, business attraction is needed and redevelopment primes the pump. The California Legislature is discussing passage of legislation which would remove hundreds of millions of dollars from redevelopment and eliminate its ability to generate a future funding base. Crippling redevelopment throughout California is not an answer—it's a disaster.

Economic development is only now starting to have some successes statewide, but those successes will be limited. Just as former House

Speaker Tip O'Neill said, "All politics is local," and all economic development is also local.

The legislature has failed to see the human face of redevelopment, and we have hidden it fairly well. Too often redevelopment is touted as being project-oriented. Shopping centers, regional malls, and office buildings are not faceless cold structures. They represent jobs, hope, and economic vitality. Redevelopment monies helped build many of these projects, but we have not sold the real purpose of such projects—helping people.

There is also a terrible division taking place, which has been initiated by the legislature: Pitting cities against each other and against counties in order to earn revenue. City general funds pay for police, firefighters, libraries, parks and other programs. Yet many of these funds are in deficit.

Cities must generate sales tax in order to replenish their general funds which pay for services. By restricting and reordering the flow of redevelopment as an investment benefit, the legislature will harm city economic development opportunities.

Before we muck up the whole works, we should stop taking sides as to the ownership of these funds, and determine what should be their use.

California redevelopment is an easy target. It has money—big money. Billions of dollars. Redevelopment also has a limited constituency, as it battles against the general fund of cities. Mayors feel very uncomfortable about robbing the funds used for policemen and firefighters.

When the state started to look for billions of dollars in order to make

up their huge deficit, redevelopment made every list. If redevelopment were poorly managed, and had already spent most of its funds, this article would not be needed. But, that isn't the case, so perhaps it's time for us to wake up to the fact that redevelopment is a chief target in 1993, and most likely for some time to come.

The hits will probably not end until the Golden State recovers economically. Many economists believe that it will be several more years before we experience a true economic resurgence, and it may not be until 1996-7 before Southern California recovers. "Stay alive until '95" has become, "We won't find Heaven until '97."

After talking to members of the legislature, I believe that we will continue to suffer from raids on redevelopment until we determine our own fate together. One suggestion is to select representatives from the California Redevelopment Association, League of California Cities, California Association of Local Economic Development, California School Board Association, California Housing Authorities Association and California State Association of Counties to work out an agreement that fits us all.

Perhaps we are being forced to work together by Big Daddy Legislature, but the end result could be beneficial. If we can unshackle ourselves from the state and—locally—mutually determine our projects and programs, perhaps cities, counties and school districts will discover that putting our fate in our own hands is decidedly preferable to it being in somebody's hands in Sacramento. Δ

Former Defense Engineers Must Reduce Expectations

Continued From Page 5

is salary requirements. "The salary expectations are often too high for the available positions," explains Vaughan. "Defense engineers were making very good money before the employment cuts and now things have changed. They're finding it difficult to find positions not only because they don't have the proper experience, but because they are unwilling to accept a cut in salary."

In order for these displaced

defense engineers to get back into the workforce, they must be willing to make sacrifices. The recruiters suggest that they enter a field that has job descriptions similar to those in the industry they are leaving. Engineers should also consider relocating to regions where their work is more in demand, and, perhaps most importantly, they should not make salary the top concern. Δ

ADVERTORIAL

Location Critical to Retailers' Success

Critical to selecting a retail site is "Location, Location, Location." Review of a prospective site should include consideration of current traffic patterns and existing-tenant satisfaction, according to Cody Small, president of CMS Development Company in Costa Mesa, which owns and operates the Montclair East Shopping Center.

The major new promotional center, already at 92% occupancy, is "...strongly upscale, with average family income of \$40,000 in the 400,000-shopper base in a five-mile radius, according to our research/surveys," reports Small. Traffic studies count more than 230,000 cars driving

of the '90s, because everybody is looking for a bargain these days," notes the executive. "Off-price centers draw huge numbers of people who come to save 30% to 60% off usual retail mall prices. We believe that the off-price discount store concept will be a continuous wave throughout the '90s," he relates.

The center was designed to complement the community through the use of vibrant colors in conjunction with modest forms and towers which provide a vari-

ety of vertical elements.

The center in March celebrated its completion with an aggressive grand opening investment that drew an estimated 214,000 shoppers into the stores from the nearby freeway and major intersections.

"We plan to make continual major advertising and promotional investments in building the center's customer traffic—we have already done that for Easter and other recent major holidays since our first merchants opened

their doors," notes Small.

The center, on 17 acres, covers 119,000 square feet of retail space. Suites and store sites still available range from 1,000 to 17,000 square feet, with immediate occupancy available subject to lease approval.

The center is a joint venture with CMS Development and Mr. Manilal Patel, in cooperation with the Montclair Redevelopment Agency, which provided financing and planning assistance to the joint venture partners. Δ

"Off-pricing is one of the most significant retailing trends of the '90s, because everybody is looking for a bargain these days. Off-price centers draw huge numbers of people who come to save 30% to 60% off usual retail mall prices. We believe that the off-price discount store concept will be a continuous wave throughout the '90s."

daily past and into the center, located adjacent to the San Bernardino (I-10) Freeway at the Central Avenue exit.

The host of major-name off-price anchor tenants includes Sportmart, Office Depot, Ross Dress for Less, Stroud's, The Good Guys, McDonald's, Phil and Jim's, Wesco Auto Parts and El Pollo Loco. "Major names guarantee traffic to any center so that its lesser-known tenants also benefit, and I doubt anyone would dispute that Montclair East's tenant list reads like a business 'who's who.'"

"Off-pricing is one of the most significant retailing trends

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Restaurant
Children's Clothing
Toys
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How to Become Successful

How often have you seen someone who was extremely successful and asked yourself, "How did they become SO successful?" You immediately satisfied your curiosity by telling yourself they were simply lucky! What is the real secret to their success? Is it luck, their knowledge and skills, or having the proper attitude?

Luck! Those individuals who have truly achieved success will tell you that luck doesn't have a thing to do with it. Luck is when you play the Lotto and win millions of dollars. What are the odds of that hap-

pening? Or, when you're in Las Vegas and you hit the big jackpot. Now that's luck. However, achieving success based on your own merit involves a bit more than just being lucky.

No one will contest the fact that you must have sufficient knowledge and skill levels to achieve success in a given field. It's a known fact that modern technology will displace you faster than you can blink an eye if you fail to stay in step with the latest technological advancements in your field. To accomplish this goal will require some of your pre-

vious time. You will need to set aside the time needed to attend seminars and workshops in your field of specialty. Trade shows are a marvelous means of acquainting yourself with the latest innovative goods and services the market has to offer, thus giving you the opportunity to stay abreast of the marketplace. In most cases, this will give you the competitive edge needed to garner a larger share of your particular market.

In addition, you will need to become a subscription junkie. Subscribe to every publication in your

field that disseminates valuable information in a timely manner. If you can't read all the articles, select those that interest you and have your assistant or hire a college student to read the articles and give you a brief synopsis of each. This method offers a dual benefit: 1. It allows you more time to accomplish other goals. 2. It ensures that you stay abreast of current trends in your field of specialty.

Let's examine what's been said thus far. We have stated that luck is not a key factor, however, knowledge and skill level play a major part in the equation. But, what about attitude? How important is your attitude to your overall ability to become successful? If you have ever listened to the gurus of positive thinking and self motivation, they all preach about having the right attitude. It's commonly referred to as the "Winner's Attitude" or "Positive Thinking." There have been those who have assigned a value to having the proper attitude; a major part of your success is directly related to your attitude. Some say that 98% of your success is predicated upon your attitude.

Great! Now all you need to do is enroll in Attitude 101. Unfortunately, it isn't that easy. Proper attitude is a characteristic that is acquired rather than easily learned. You must start by believing in your ability to become successful. Become your biggest fan. Along the road to success you will receive negative criticism from friends, family and your colleagues. DO NOT let it bother you. Because of your belief in your ability, you will succeed in spite of those obstacles.

The following are tools that a number of successful individuals have found extremely beneficial. Read everything you can that will help you understand the art of positive thinking. Listen to motivational tapes that tell you how to acquire and utilize the principles of positive thinking to overcome the negative barriers that prevent you from becoming successful.

Success is no deep dark secret known only to those who have achieved it. To become successful you must have sufficient knowledge and skills, acquire the proper attitude and above all remember that "Determination Equals Success!" Δ

19
93

A SNEAK PREVIEW of the Inland Empire Business Journal's Issues to Come

19
93

Editorial Focus	Supplement/Events	Lists	Ad Deadline
JUNE			
• Financial Institutions (1st Quarter 1993)	Health Care	• Hospitals	May 20
• Travel & Leisure		• Savings & Loans	
• Employment Agencies		• SBA Lenders	
JULY			
• Education	Environmental	• Environmental Firms	June 20
• Agriculture	"Time-Out"	• Inland Empire's Largest Companies	
• World Trade		• Inland Empire Cities	
AUGUST			
• Radio	Marketing/Public Relations	• Advertising Agencies	July 20
• Printing	Media Advertising	• Commercial Printers	
• Small Business Guide		• Radio Stations	
SEPTEMBER			
• Financial Institutions (2nd Quarter 1993)	Health Care	• Health Medical Clinics	August 20
• Mortgage Banking		• Largest Banks Serving the Inland Empire	
• SBA Lending		• Largest Hotels	
OCTOBER			
• Economic Development (San Bernardino)	*Business-to-Business Expo	• Long Distance Carriers	September 20
• Interior Office Space Planning	Telecommunications	• Computer Retailers	
• Lawyers/Accountants	Office Technology/Computers	• Copier/Fax/Business Equipment	
		• Inter Connect Vendors	
NOVEMBER			
• Retail Sales	Building & Development	• Commercial R.E. Development Projects	October 20
• Industrial Real Estate	"Time-Out"	• Commercial Real Estate Brokers	
• Commercial Real Estate/Office Parks		• Inland Empire Golf Courses	
DECEMBER			
• Financial Institutions (3rd Quarter 1993)	Health Care	• Executive Get-A-Ways	November 20
• 48-hour Executive Get-A-Ways		• Inland Empire Chambers of Commerce	
• Profiles-Inland Empire		• Luxury Auto Dealers	

For more information on any of these issues, call Doug Tucker at (909) 391-1015 X-28.

Software Review:
By Erik Rolland, Ph.D.

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Introduction

We are currently at the most confusing time in the history of computing: the potential change in hardware and operating system focus in the next few months could completely change the name of the computing game. Up to now there have been three basic platforms for desktop computing: UNIX, DOS/Windows (including more recently OS/2) and Macintosh. In the past seven years or so, there have been only those three major choices. While those options are still around, recent rapid developments in hardware and operating systems makes for a difficult decision-making process for those currently in the market for new computers.

Operating Systems and Hardware: Explanations & Thoughts

The computer operating system, the software that makes the hardware function, has in the recent years shifted in focus from being a character based, largely single tasking system, to sporting a graphical user interface and being able to run multiple programs concurrently. DOS has been widely replaced by Windows, and UNIX has gained a similar interface in X-Windows and Motif (among others). The Macintosh operating system (currently System 7.1) has been ahead of its time, in that the graphics and multitasking capabilities have always been present. In defense of this development, the operating systems have evolved to be more user friendly, and more powerful. The drawbacks of these graphics, multi-tasking operating systems are clearly the need for a faster central processing unit (CPU — the brain of the computer), more internal memory and larger hard disks. Also, the software that we run on the computer must be re-written to take full advantage of the newest version of the operating system.

The operating system is designed to take advantage of the CPU's capabilities. What makes the computer market cloudy for the purchaser is the fact that many companies are now about to introduce new CPUs. That means new operating systems to come, obsolete application software, and added cost for the consumer. However, it also promises increased productivity, which might mean improved competitiveness. But it still leaves you with the basic question: what is going to be the leading CPU and operating system a year from now? It is important that we assess that question, as the typical lifetime of an information system is a

Computing Strategy for the '90s: A Manager's Headache



mere 3 to 5 years. We don't want to be left out in the cold with a useless piece of equipment only a year after our purchase!

The UNIX operating system, developed by AT&T and historically mostly used by technical personnel, is perhaps the most general operating system around today. It is the most general because in one form or another, it runs on many different CPU types (although the name may be Ultrix, AIX, or something else with an "X" in — all because the UNIX name is copyrighted by AT&T). It has also had multi-tasking capabilities since its inception. A machine running UNIX has largely been viewed as a "number cruncher's system." With its newer graphical user interface additions, such as X-Windows and Motif (and others), it has become more user friendly and more acceptable to non-technical people. Also, the number of business software applications for UNIX has been greatly increased in the past few years. Thus, by now the UNIX based workstation constitutes a viable choice even for general business use. The performance advantages these machines have over their contenders are diminishing — not in current Macintoshes or PCs, but in their high-powered descendants.

The 680x0 series CPUs found in the Macintosh computers is made by Motorola. Most Macintosh computers manufactured today use the 68030 and 68040 CPU. The top-of-the-line 68040 processor is comparable to the Intel 80486 (see below). However, Apple, and many other vendors, are moving towards using a new type of CPU architecture: the reduced instruction set computer (RISC). This type of CPU, named the PowerPC by an Apple/IBM consortium, is potentially much more efficient than current processors. Again, this requires a new and tailored operating system, which means your current software will by and large become obsolete.

The most common CPU found in today's systems is made by Intel: the 80x86 series. In the '80s we had the 8086, 80286 and the 80386. Today we have the Intel 80486, and in a matter of weeks also its descendent: the Pentium CPU (sometimes incorrectly referred to as the 80586). A rather drastic performance improvement (over the 486 CPU) has been promised, but preliminary tests indicate a disappointing 100% improvement. Although the UNIX operating system can run on these chips, the dominant operating systems include DOS, Windows and OS/2. However, a new Windows is in the works (Windows NT), which eliminates DOS, and takes advantage of the new CPU architecture. What makes the picture even more cluttered, is the promise by Microsoft (the manufacturer of Windows NT, and a major player in the software application market) to have Windows NT running

on several other CPUs (including Digital Equipment Corporation's high-powered Alpha chip). Thus, Intel will lose its monopoly for running Windows based software.

Finally, NeXTStep is another new operating system with much promise. This system is a contender to UNIX as well as Windows, OS/2 and the Macintosh, and will run on many different CPU types.

Recommendations

Given all the choices in hardware and operating systems, how does one go about choosing a computing strategy? Regardless of the choice of operating systems and hardware, the answer is to choose a networked client/server architecture, where the individual office computers are connected to a server. Besides providing a communication infrastructure through e-mail and document and resource sharing, the upgrade possibilities are simpler and easier to manage: one can later perform a phased update, where the server is updated first, and later the individual computers.

For the Windows, OS/2 and Macintosh based computers I recommend buying the

top-of-the-line equipment available today. Upgrading this hardware has never made economic sense.

A UNIX based investment is more expensive than the alternatives, but is safer in terms of preserving the investment. UNIX machines are not likely to change as fast and gravely as the Mac and PC based computers, thus making sure that the lifetime of the machine and the software will be longer. Also, many vendors offer easy upgrade options if more power is desired, without having to re-invest in new software and training.

The real answer to the choice dilemma can be found in an analysis of needs and requirements. Not only should one take into account factors like ease of use, system capabilities and availability of appropriate software, but also how long one is willing to go without additional investments and its impact on competitiveness. There is only so long one can wait to make a decision. And remember, the quality of the decision is not really known before a year or two into the future. And the future is hard to predict. Δ

University of Redlands to Phase Out Engineering, Strengthen Other Science Departments

The executive committee of the University of Redlands' Board of Trustees has accepted a recommendation from the faculty and administration to phase out the institution's BS in engineering program during the next three years.

The recommendation, initiated by Professor Larry Harvill, director of the Center for Science, Math and Engineering, came after a careful review of the program.

"The trend lines are unmistakable," Harvill observed. "Enrollment is steadily declining as many larger engineering schools adopt our approach which combines the liberal arts with an engineering major."

Faculty positions and resources released as a result of this decision will be reallocated to the other science departments, including the new environmental studies program,

according to University President James R. Appleton. "We are committed to strengthening our programs in the sciences," he said.

Consideration is being given to maintaining up to four of the current engineering courses by transferring them to the physics program in support of a proposed engineering/physics option under the BS in physics.

The University of Redlands is a private institution with 1,500 students in 29 major areas of study in the liberal arts and sciences at both the undergraduate and graduate level. An adult learning program, the Alfred North Whitehead Center for Lifelong Learning, serves the needs of another 2,400 adult students earning degrees through nighttime and weekend study. The university has a student-faculty ratio of 13:1. Δ

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California Courts Strike Union Apprenticeship System

On March 5, a San Francisco superior court ordered the California Apprenticeship Council and two Los Angeles area Electrical Union Apprenticeship Committees to pay attorney's fees, in an amount to be determined later, to the non-union Southern California Chapter of Associated Builders and Contractors Electrical Joint Apprenticeship Committee. According to a Dec. 24, 1992 ruling of the California Supreme Court in this case, the federal employee pension and benefits law (ERISA) preempted or replaced all state regulations which differed from federal reg-

ulations of apprenticeship. In the lawsuit brought by the non-union Southern Californian Electrical Apprenticeship Committee, the Supreme Court specifically invalidated Section 212.2(a) of the rules of the California Apprenticeship Council, which allowed existing programs to veto new programs which "adversely impacted" the existing programs. San Francisco Superior Court Judge Stuart R. Pollak stated in his March 5, 1993 order, "...Section 212.2(a) of Title 8, California Code of Regulations has been invalidated, and that as a result, a significant barrier to the approval of non-union apprenticeship programs has been removed."

The director of industrial relations proposed new regulations which would allow apprentices to travel statewide in search of work and training opportunities, as well as significantly increasing incentives for non-union contractors to make larger voluntary contributions to training and apprenticeship trust funds.

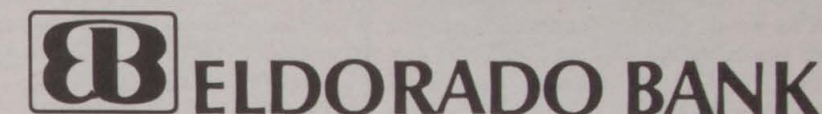
ulations of apprenticeship.

This decision is considered a tremendous victory by the non-

posed new regulations which would allow apprentices to travel statewide in search of work and training opportunities, as well as significantly increasing incentives for non-union contractors to make larger voluntary contributions to training and apprenticeship trust funds. California law awards the prevailing party attorney's fees in litigation which vindicates an important right affecting the public interest. As stated by Judge Pollak in his opinion, "in the instant cases, Petitioner (ABC) prevailed to the extent of setting

aside a significant barrier to apprenticeship approval...."

According to labor attorney Mark Thierman, who represented Southern California Chapter of ABC throughout the litigation, this case was an important turning point in the law to make apprenticeship available to the larger community. A hearing on the amount of attorney's fees is scheduled for April 1. ABC is requesting more than \$800,000 in a fee award to cover the 5 years of litigation expenses in this case. Δ



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Economic Duel or Duet?: North American Free Trade Agreement and Japan

by Saburo Yuzawa



In the year 2000, approximately 70% of the world's gross domestic production will be attained by the United States, the European community and Japan. The world economy by the year 2000 will center around three blocs: North America, Europe and Asia. The United States, Germany and Japan will be the respective core areas.

Because Japan is not a member of any particular group, she seems to be a little different from the other two nations. Located in the Far East, Japan is geographically distant from the mainstream of the world. Composed of four main islands, she cannot help but feel isolated.

Japan has suffered from an obsession of being unable to get foreign

resources, including raw minerals, materials and food. The embargo of soy bean exports to Japan during the Nixon Administration exerted an immeasurable impact on Japan. The lesson for Japan from the embargo was to confirm the importance of free trade, as well as to diversify the supply sources of imports.

History shows us that the formation of the United Kingdom Sterling Bloc of the late '20s and thereafter contributed to world economic collapse and led to World War II. Any trading bloc has an aim to spur internal trade among member nations. The General Agreement on Tariff and Trade, with more than 100 member countries, approves of the forming of free trade blocs when it does not discriminate against non-member coun-

tries by raising tariff barriers or by putting any regulatory treatment on imports. However, free trade blocs are attempting to set new borders, dividing the favored member nations and the non-members.

I know the three NAFTA nations advocate that NAFTA should not be protectionist. The world expects it to be so.

Although institutionally and philosophically the frame of NAFTA is determined to work favorably with outside nations, the management of its principles can easily be moved by political motives driven by specific industrial interests. The Central American Common Market, started in the early 1960s to develop free trade among five nations, failed in the 1970s due to industrial conflicts among its members.

Japanese businesses are cautiously watching whether NAFTA is going to

be protectionist or not and whether it will function in promoting bilateral trade among the three members and also among non-member countries. The answer lies in the hands of government leaders for fair management.

Japanese manufacturer's interest to the NAFTA pact is growing. According to a recent JETRO survey for Japanese affiliated factories operating in the United States, 84 (8.8%) of the 954 total respondents stated that they already had production facilities in Mexico. This statistic represents a 7.1% increase from last year, when only 1.7% had Mexican operations. The survey also reported that 41 factories (4.3%) are considering establishing a new manufacturing site in Mexico. A total of 184 factories (19.2%) are currently purchasing or planning to purchase parts from Mexico, indicating a 7.1% gain from the

Please See Page 26

Is the Japanese Market Really Closed to the U.S?

By David Andrews

As every businessperson knows, Japan has been a closed society to both Western ideas and Western businesses.

Until now.

For the past decade, Japanese executives have scattered over the United States, Europe, Australia and the rest of the industrialized world buying real estate, factories, and businesses, as their strong economy made the overseas investments attractive. At the same time, exporting to Japan has been a difficult task filled with formal and informal barriers to entry.

Ironically, that expansion overseas is now forcing the Japanese to open their markets, which are leading to greater export opportunities for U.S. businesses.

As Japanese executives traveled to Western countries, they got used to Western tastes and Western products. Many such executives on assignment in the United States and other Western countries have children that grew up almost totally in the Western culture. As these executives and their families return to Japan, they're bringing their Western tastes with them.

And, as the recession in Japan is forcing more companies to bring their overseas executive back to the home office as a cost-cutting move, that preference for Western goods is increasing at an even faster pace. Walk down any busy street in Tokyo,

and you're more than likely to see a McDonald's, Kentucky Fried Chicken, Denny's, Coco's, or Subway sandwich shop. U.S. fast-food companies have changed the Japanese palate and prospered in the process. You're also likely to see familiar clothing store names too, including The Gap, Guess and Banana Republic.

In fact, the Japanese have given a name to the current American fashion trend. They call it "Ame Kaji," or American casual to you and me.

Barbie dolls are being sold at Toys 'R' Us in Japan, and Tokyo Disneyland attracts millions of visitors each year.

As evidence of how strong the popularity of U.S. products is, just take a look at Harley-Davidson. While Japanese manufacturers have a stranglehold on the motorcycle industry in the U.S. and around the world, the old-fashioned, distinctly American Harley-Davidson is selling very well in Japan. And Jeeps are popular over there, too, even though they're much more expensive than the comparable vehicles from Nissan, Toyota, and others.

The popularity of Western products goes beyond consumer products, it also applies to business products, such as the desktop computer. It may be hard to believe, but computers in the workplace are not as commonplace in Japan as in the United States because they are so expensive and there is only a limited amount of software. Where

offices in the U.S. have computers on the desks of almost every employee, only one in three or four of the workers in Japan have access to a computer.

Executives returning from the United States have become used to having inexpensive and powerful technology at their fingertips. In fact, a report has just come out detailing the success of Microsoft's Windows in Japan and the opportunity it presents for software developers.

In short, the door is opening ever wider for American products.

So, what are the best ways to market to the Japanese?

First, accentuate the "Americanness" of your product—the Japanese really like the culture of the U.S. Seek to position your firm and products into the "Americana mold": the benefits can be vast. One way to emphasize the Americanness of your product is with its name. If it's too long or difficult for the Japanese to say, you may have a problem. The best names to use are positive, short, and probably too "cute" for U.S. consumers.

The product should look "American," too. This could mean changing the colors or adding a surface design that's more appropriate. (It's probably a good idea to test the concepts in focus groups before you begin to distribute them. It's even possible to test your Japan-bound products in the United States through marketing firms such as Stratagem, in Rolling Hills Estates, that conducts research among

Japanese business assignees in the U.S.)

Second, the product has to be adapted to the Japanese market. For example, while you won't find sushi being sold in your local Kentucky Fried Chicken restaurant, you will if you visit a KFC in Osaka. There are many differences that have to be accommodated between the two cultures, like the size of living space. Houses are significantly smaller in Japan than in the U.S., so any company interested in selling furniture or household products in Japan would have to make adjustment for the size/storage differences.

As in all matters pertaining to trade, consumer demand, not government policy, will determine the levels of trade between the two countries. If Japanese consumers want Levis, they'll buy Levis, not local imitators. Even in agriculture, one of the most protected areas of the economy, market forces are resulting in an increase of U.S. products being sold in Japan. As the recession in Japan deepens and people lose the spending power they once had, there's more and more pressure being brought on the government to allow less expensive U.S. farm products.

In short, now is the time to begin selling to Japan. Δ

David Andrew is CEO of InterLingua, a Palos Verdes firm specializing in information acquisition and computer translation of English/Japanese documents.

Mexico: Industry Isn't Waiting for NAFTA

Mexico's President, Carlos Salinas de Gortari, has been privatizing companies (nearly 1,000 already) like a street vendor selling hot tortillas, and lobbying the U.S. on behalf of the always almost signed North American Free Trade Agreement. He made some 15 private trips to the U.S. last year to sell the financial community on the glories of Mexican privatization.

But today's global economy is a precarious one, and many factors affect Mexico's trade prospects: the peso—stabilized at first by Salinas but now a bit shaky; employment growth is slow except in a few industries; hundreds of small and mid-size companies are wrestling with financial problems; rumors of a Mexican recession.

Is the money that's coming in from the wave of privatizations enough to keep the deficit, now nearly \$20 billion—up \$11 billion from 1991—under control?

While such major corporate players as Procter & Gamble, PepsiCo, Kimberly-Clark, Ford, Chrysler and General Motors, have been manufacturing and marketing in Mexico for decades, in just three years, franchises, mostly food and more than 40 percent American, have climbed from 85 to nearly 300. U.S. retailing giants are linking with their Mexican counterparts. And analysts say Mexico could become the capital of the automobile-assembly industry in the Western hemisphere.

Since the 1970s, companies such as General Electric, as well as smaller ones, have been working closely with Mexican managers and workers in the 2,100 or so maquiladoras along the Rio Grande that assemble American components for export. For them, NAFTA so far has been mostly an accord in the making that has provided employment for a lot of statesmen. When NAFTA is signed and sealed, it will only confirm what maquila operators already know: Mexico is a great place to find friendly and generally efficient labor.

There are some drawbacks to trading south of the border. For example, though U.S. Embassy officials can cite cases of new phone lines installed in just weeks, many businesses still wait months for a phone, even with Telmex, the national phone company, newly privatized.

Yet, under Salinas, the federal government's grip on business has been relaxed, according to American executives breaking into the market. It used to be said that your first stop in doing business in Mexico was the capital—with networking and deal-making obligatory. On balance, American executives think that even allowing for deep-seated habits, including procrastination and under-the-table payments in some quarters, Mexicans are good businesspeople to deal with. There may be a surprising amount of politeness and formality on the Mexican side of the table.

Translated, Mexicans don't always mean "yes" when they say "si." Warns Roger Wallace, the U.S. Embassy's secretary of trade affairs, "Americans have to learn to read between the lines."

Most American exporters do best with Mexican representatives, who know their market well and speak enough English to get by. The Mexican reps can be brought back to the home office for training if necessary.

With its appetite for all manner of products, Mexico is a magnet for many American newcomers in fields

ranging from vinyl-graphic films and multipurpose cleaners to food-processing equipment and oil seals—as long as the quality is there, the country is open-minded.

Many American companies wonder why it has taken their compatriots so long to discover the market: After only a year in the Mexican market, Arlon, a \$40 million Santa Ana adhesive and film maker, has chalked up \$300,000 in export sales through Mexican distributors—and projects 20 percent growth this year and a profitable future.

Please See Page 104



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*This column is written for the
business person who finds travel a
necessity, as well as for those who
believe that eating a fine meal with a
very pleasant wine is a reward of
travel and even life.*

By Allan Borgen

When people ask me about my
most memorable meal, my top
choices are the Dining Room at
the Ritz-Carlton Hotel in Dana Point,
Antoine's at the Le Meridian Hotel in
Newport Beach and The Shalizar. Yes—
the small, unpretentious restaurant located
in a small strip shopping center behind
Bullwinkle's Entertainment Center off the
10 Freeway by Central in Montclair.

The food served here is not only excit-
ing and highly imaginative, but is of high
quality and the portions and prices cannot
be matched anywhere in the Inland
Empire.

For starters, I suggest the Borani
(\$3.95), which consists of a pureed egg-
plant mixture with garlic, onions and herbs,
the Cashke Bademjan (\$3.95), fried egg-
plant with fried onions in a mild yogurt
sauce, or the popular Dolmeh (\$3.95),
grape leaves stuffed with ground beef, rice,
tarragon, split peas, basil, onions and herbs.

All of these items are excellent, and at
these prices, you should order all three!

Choosing an entree is difficult. The
dishes I dream about at night include the
Chelo Kabab Soltani (\$10.95), a filet
mignon cut into a large strip, marinated,
and charbroiled along with a large ground
beef kabab, a humongous portion of rice
and a charbroiled tomato. The steak was
tender and juicy while the ground beef
kabab made my taste buds jump for joy.

Another first-class dish, the Shalizar
Special (\$10.95), consisted of a large strip
of chicken breast that was marinated and
charbroiled and was as delicious as the
steak.

For those who like adventure, the Adas
Polo and the Albalo Polo, both \$7.95, are
worthy choices! The Adas Polo is an excit-
ing creation prepared with a giant portion
of saffron rice mixed with raisins, lentils,
dates and fried onions atop two equally
large sections of boiled chicken. Just think-
ing about the flavors and texture sends
shivers up and down my spine—it was that
good. The Albalo Polo is similar except
that the rice mixture consist of sweet cher-
ries and fried onions—also unique.

My Number One dinner selection is the
Fesengian, at \$6.95. This masterful dish

consists of boiled chicken sauteed with an
absolutely delicious fried walnut pome-
granate sauce. The delicate walnut flavor
paired with the sweet and tangy pome-
granate sauce is a truly memorable creation.

For dessert, the Middle Eastern desserts,
made with flour, honey, and rosewater are
definitely different and worth a try with the
special Shalizar coffee.

If the food isn't enough to bring you in,
the belly dancing on Saturday nights at 8
p.m. and 9 p.m. should all but compel you
to your phones to make your reservations.

I can't remember a more stimulating
evening of dining out and hope that you try
Shalizar soon, before everyone in the coun-
ties of Orange and Los Angeles find out
about this Inland Empire savory secret. Δ

*Shalizar Restaurant, 5640 Moreno Street, Suite
B, Montclair (909) 946-8481 Hours:
Mon.-Thurs. 11:30 a.m. to 9:30 p.m.
Fri. & Sat. 11:30 a.m. to 10:00 p.m.
Sunday 11:30 a.m. to 9:00 p.m.
Price Range: \$5.95-\$11.95
Visa, MasterCard Accepted;
Check Not Accepted*

*Borgen is a member of the Southern California
Restaurant Writers Association and a co-host
of "Table For Two" restaurant review show
which airs on channel 24, KVCR PBS, every
Tuesday and Saturday nights at 6:30 p.m.*

Mead on Wine

by Jerry D. Mead

NEW WORLD BESTS - One of
America's newer wine judgments
is the New World International
Wine Competition (NWIWC), but it's
already getting more than its share of
attention for a couple of reasons. Please

& ENTERTAINMENT GUIDE

The Wine Cellar



add one grain of salt to the enthusiastic
report to follow, as I am the fellow who
dreamed up the event in the first place
and continue to serve as its chief judge.

The term "new world," as it relates to
wine, encompasses the U.S., Canada,
Australia, New Zealand and South
Africa, plus Mexico and South America.

These "new world" wine producers
have a number of things in common.
They all have an old world heritage, gen-
erally produce wines from the same grape
varieties and label the wines based on the
grapes from which they are made. Addi-
tionally, they all compete in the same
Pacific Rim marketplace.

NWIWC is the first competition to
focus on the best wines from these
regions and is also the first in the U.S. to
award more than just bronze, silver and
gold medals. With the idea borrowed
from judgments in London, Sydney and
Auckland, NWIWC also awards spon-
sored trophies for the very best wines.

To make the judging consumer orient-
ed, wines are judged by price category.
Consumers don't expect the same quali-
ties from a \$6 bargain Chardonnay as
they do from a \$25 barrel reserve, so
NWIWC groups the wines to be judged
against their price peers. You not only
learn which wines are best from each
price category, but then all the price

champions are pitted against one another
for a "Best of Variety" award. Guess
what? In more than one instance, the low
price champ beat the higher priced com-
petition.

American Airlines sponsors the New
World Grand Champion Trophy, for the
wine the judges deemed overall best of
show. I don't want to start an interna-
tional feud here, but the truth is an Australian
winery is in possession of what might be
called the "American's Cup."

Without further ado, here are some
highlights of the event:

And the winner is a wine just entering
distribution for the first time: Rosemount
Estate 1992 "Hunter Valley, Australia"
Fume Blanc (\$9.75). It's a brilliantly
constructed example of the variety, long
on grapefruit aromas and flavors, but with
an appropriate dash of herbaceousness
and what sounds like a contradiction but
isn't—an impression of sweetness that
finishes totally dry.

To be Grand Champion, a wine has to
do a lot of other winning. This one start-
ed out with a gold medal, was then
named best of its price class and then
went up against the other top Fumes. It
won that round and was honored with the
Dry Creek Vineyard Trophy/Best New
World Sauvignon (Fume) Blanc.

Then it was thrown against all the
other best white wines of every type,
Rieslings, Chardonnays, Gewurztramin-
ers, everything, and managed to take
home the Brown-Forman Trophy for Best
New World White Wine. That's a lot of
hardware.

The winners and some brief observa-
tions:

Beaulieu Vineyard Trophy/Best New

World Red Wine—Cosentino 1990
"North Coast" Cabernet Franc (\$16)—
anyone who doesn't think Cabernet Franc
is going to be the next hot red wine after
Merlot, hasn't tasted this good smelling,
great tasting, very long finished and com-
plex red wine.

NWIWC Trophy/Best New World
Champagne or Sparkling Wine—Ben-
ziger Vineyards' 1988 "Sonoma County"
Blanc De Blancs (\$11)—The four-mem-
ber judging panel was unanimous in their
praise of this toasty, yeasty, superbly bal-
anced bubbly. A bargain at \$11, I've
actually seen it on sale for as little \$8!

John Parducci Trophy/Best New
World Cabernet Sauvignon goes to per-
haps the best value wine of the entire
competition, Napa Ridge 1990 "Central
Coast" Cabernet Sauvignon (\$6.50),
which beat out some very expensive
competitors. Don't believe a wine this
reasonable can be that good? That's why
judges taste blind, so they can't be influ-
enced by brand or price.

NWIWC Trophy/Best New World
Meritage-Type Red went to one of the
two or three hottest wineries at this year's
show, Geyser Peak 1990 Reserve
Alexandre (\$15), a blend of five red Bor-
deaux varieties and a very good value.

NWIWC Trophy/Best New World
Meritage-Type White was picked up by
Washington Hills' 1991 "Columbia Val-
ley-Washington" Semillon-Sauvignon
Blanc (\$8). It will be hard to find, but is
worth the search. Expect ripe fruit, a little
herbaceousness and a touch of earthy
complexity.

Chateau Ste. Michelle-Andre Tcheli-
scheff Trophy/Best New World Merlot
is another example of a wine from the

least expensive price range knocking off
the big boys. Better hurry to buy Sebas-
tiani 1990 "Sonoma Series" Merlot, the
winery is sold out and it's going fast from
retail shelves.

Deinhard Trophy/Best New World
Riesling goes to a delicious example of
the variety from a winery barely a year
old, Lamoreaux Landing 1991 "Finger
Lakes-New York" Semi-Dry Riesling
(\$8). Fetzter Vineyards-Gus Furtado
Memorial Trophy/Best New World Petite
Sirah goes to a tiny Sierra Foothills win-
ery with a reputation for fine red wines:
Granite Springs' 1990 "El Dorado" Petite
Sirah (\$10).

The Australian Wine Importers Asso-
ciation sponsored two trophies, one of
which was won by an Aussie winery and
one which was not. Best New World Shi-
raz/Syrah Trophy went to Mitchelton
1991 "Victoria, Australia" Shiraz (\$9).
Best New World Semillon honors went to
Benziger 1990 "Sonoma Mountain - A
Tribute" Semillon (\$13.50). Benziger
was the only winery to win trophies for
two different wines.

The Eugenia & Tryfon Lolonis
Memorial Trophy/Best New World Zin-
fandel goes to a Mendocino winery for
the second year in a row: Konrad Estate
1990 "Mendocino" Zinfandel (\$8). Clas-
sic Zin-berry flavors and complexity, too.

A complete list of medal winners is
available via the official awards book.
Send \$5 to: New World Wine Winners,
Box 1598, Carson City, NV 89702.

If you have trouble finding any of the
specific award-winning wines mentioned
above, write to "Wine Finder Mead" at
the address above. Δ



Wine Selections and Best Values

By Bill Anthony

MIGUEL TORRES

Sauvignon Blanc Curico
1992 • 30,000 cases made.....\$6

FERRARI-CARANO

Eldorado Gold Sonoma
County 1991 • 67 percent
Sauvignon Blanc and 33
percent Sémillon.....\$16.50

DOMAINE DE LA VIEILLE JULIENNE

Châteauneuf-du-Pape 1990
Best to cellar. 6,000 cases
made.....\$17

TAFT STREET

Sauvignon Blanc Sonoma County
1991 • 5,000 cases made.....\$6

ROSEMOUNT

Syrah McLaren Vale Show
Reserve 1990 • drink now.
1,900 cases made.....\$16

WILLIAM WHEELER

Chardonnay Sonoma County
1991 • Drink now 3,470 cases
made.....\$13

MARKHAM

Sauvignon Blanc Napa Valley
Delicious now. 11,500 cases
made.....\$9

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1990 • Drink now. 500 cases
made.....\$18

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Brahms: Symphony No. 3

Guest Artists: Andres Cardenes, Violinist; Anne Williams, Cellist; David Devoe, Pianist

Saturday, December 11, 1993; 8:15 p.m.

Handel: Messiah
Soloists and Chorale to be announced.

Saturday, January 29, 1994; 8:15 p.m.

Rachmaninoff: Symphony No. 2; Mozart: Masonic Funeral March
WEST COAST PREMIERE of Mark O'Connor's Concerto for Violin and Orchestra.
Guest Artist: Mark O'Connor, internationally known country star.

Saturday, February 26, 1994; 8:15 p.m.

Mozart: Symphony No. 41 "Paris"; Lalo: Symphonie Espagnole;
Debussy: La Mer

Guest Artist: Ilya Grubert, Violinist

Saturday, April 23, 1994; 8:15 p.m.

Grieg: Peer Gynt, Suite No. 1; Liszt: Piano Concerto in E-flat;
Rimsky-Korsakov: Scheherazade

Guest Artist: Steven Prutsman, Pianist

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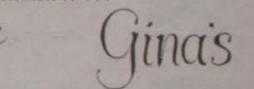
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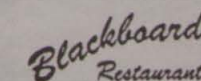
Tokyo
Kitchen



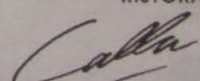
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St. Bernardine, Stretch Vent Facility Improvements Complete

Simmonds Healthcare has announced completion of their 36,500-sq.-ft. St. Bernardine Medical Plaza at Riverside Avenue and Easton Street, Rialto.

The Plaza, developed by Rialto Professional Associates in conjunction with St. Bernardine Medical Center, houses an ambulatory care center which includes physician office space, diagnostic imaging, laboratory, optical services, community education space and other patient services.

Completion has been announced of a 12,000-sq.-ft. rehabilitation and interior improvement project for Stretch Vent Packaging, a division of Unico, at their facility in Ontario. Stretch Vent is a manufacturer of polyethylene bags for fruit and vegetables.

General contractor Prizio & Prizio of Fountain Valley handled both projects. Δ

W.W. Grainger Leases 145,000' in Ontario for \$2.8 Million

W.W. Grainger, a \$2 billion industrial products wholesaler based in Skokie, Ill., has leased 145,000 square feet of industrial space in Ontario for approximately 32 cents per foot for a term of

five years, according to Grubb & Ellis Commercial Real Estate Services. The transaction was valued at \$2.8 million.

The building will serve as the firm's new Los Angeles Zone Distribution Center. The building is located at 1990 Vintage Avenue in Vintage Industrial Park. Δ

New Galleria at Tyler Stores

Stores Pacific Sunwear and Galleria Flowers recently opened at Galleria at Tyler.

Pacific Sunwear specializes in contemporary California-lifestyle clothing.

Galleria Flowers is a full-service florist and also offers wire service, fresh cut flowers, balloons and ready-to-go arrangements. Δ

Barnicoat Joins Grubb & Ellis

Nancy Barnicoat has joined the Riverside office of the office properties division of Grubb & Ellis Commercial Real Estate Services.

Prior to joining Grubb & Ellis, Barnicoat owned and operated her own real estate office in the Riverside area. Δ



Free Trade Agreement

Continued From Page 22

previous 12.1%.

As the U.S. "very most favored nations" pendulum of preference swings between Europe and Asia, so Japan's swings between the United States and Asia. However, Japan should never make the U.S. an alternative to Asia nor make Asia an alternative to the United States. The combined economies of the U.S. and Japan to produce 40% of the world's GNP should not be viewed as being self-interested. Neither should Asia and Japan, representing the most dynamic economic area in the world, discriminate against others by forming such a trading bloc.

East Asian countries—mainly the five Association of South Eastern Asian Nations (Singapore, the Philippines, Thailand, Indonesia and Malaysia) and the so-called "Four Dragons" of Korea, Taiwan, Hong Kong and Singapore which comprise the Newly-Industrializing Economies NIES coalition—have been able to develop their economies at annual growth rates as high as 7% in recent years while developed countries have been struggling to achieve 2-3% growth. The absorbing power of these Asian nations should be noted as a contributing factor to the world economy. Their import figures sur-

passed Japan in 1985 and offered a growing market to the world. The Asian contribution cannot be highlighted without the United States market for their products. Their export-oriented economic growth has been attributed to the unbiased and competitive U.S. market.

Questions about whether Mexico can achieve dramatic economic development by joining NAFTA should be added to consideration of NAFTA's role in the world trade arena. Mexico will find that the only way to achieve dramatic growth is to welcome direct foreign investment. In 1986, Thailand planned and prepared for Japan to invest tenfold in the three years that followed. Japan recognizes that Mexico has shifted her policy to welcome foreign capital into most industries. Yet Thailand, without any bloc concerns, independently arranged the favorable and attractive climate to foreign investors.

The main question remains: With the NAFTA, can Mexico prepare such a climate not being free from any political or industrial concerns of the other nations? Δ

Yuzawa is Chief Executive Director of the Japan External Trade Organization (JETRO) office in Los Angeles.

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Service Sector Businesses Welcome Introduction of Total Quality Management

Total quality management: A system of learning how to better handle change

by Joseph M. Cardamone

The concept of Total Quality Management (TQM) initially made its way into manufacturing industries in the 1980s with promises of increased productivity and a shared teamwork attitude among employees. Success stories from such companies as Xerox, Motorola, Hewlett Packard and Rockwell validated the legitimacy of TQM programs and soon, quality management programs were in place in a majority of the heavy manufacturing companies.

The service sector has not been quite as open to change. Even with success stories about reduced costs of operations at one large firm by \$250 million one year, and an increase in market share from 5 to 50 percent at another company, service-oriented firms have been slow to realize the implications of a quality management strategy in their own companies.

Service-sector Meets TQM

The Clarendon National Insurance Company (CNIC) Transportation Division, an insurer of transportation (bus, taxi and limousine) companies, was facing stiff competition in its very targeted market when the firm was presented with the opportunity to implement a TQM program. The desire to survive and prosper in the tightly-knit insurance market provided the impetus to implement a full-scale program that focused on achieving customer satisfaction and instituting a "team" approach among employees.

Such a program was relatively unheard-of in the service sector.

In addition, CNIC management felt the TQM program would help identify more clearly the internal and external perception of the company, find ways to increase market share, balance expenses, and provide better service to in-house customers.

First Steps

The first step in implementing any TQM program is to fully understand the "quality" concept and its objectives. To accomplish this, several CNIC managers attended a seminar that provided information on the basics—what Total Quality Management is, concepts of quality, what the program can accomplish, what it will not do and how to measure results. From there, a steering committee, consisting of representatives from all areas of the company (management, underwriting, marketing, legal, sales, etc.) was formed to begin implementation of the project.

How It Works

Through a defined process, participants on the steering committee discuss the current situation of the company and business environment, outline goals of the program, identify the company's mission statement, and brainstorm strategies for achieving these goals. To facilitate the creative process, an interesting exercise was used to help the committee discuss their personal perceptions about the current and future position of the company. Each member was asked to clip words

and phrases from magazines that related to the company's current position. Then, they were asked to select words that described how they would like to see the company in five years. The exercise, which proved to be very enlightening to the group, is a simple task any company can complete to provide an accurate reading of the employees' individual perceptions and goals.

The Results

At the present time, the CNIC team has successfully defined the program's objectives and has begun developing strategies for achieving these goals through a department-by-department action plan.

Even though it is still too early to determine the program's effectiveness, employees have already agreed on the importance of communicating with the customer by sharing information about marketing, trends, services, etc. As a result, CNIC has instituted strategies that will ensure an accurate communication channel that will help build long-term relationships with customers and position the company as an expert resource in the industry. CNIC employees and management realize firms that provide the services the customer wants, not the services that the company wants to provide, will be the successful winners in the long run.

The steering committee also identified the importance of two-way communication with employees and has already developed procedures, broken down by

department, to achieve this.

In addition, Clarendon identified the importance of automating departments for increased efficiency and reduced operating costs. As a result of the TQM program, for the first time, CNIC management and employees have utilized a group problem solving approach that has already led to increased efficiency in-house.

What to Expect

Other service-oriented firms that implement such a program may realize many of the same immediate results—increased communication and a commitment to group problem solving. Longer term implementation may lead to increased efficiency throughout the company (a general goal is approximately 20-30 percent increase in the service sector), reduced operating costs, increased market share as a result of customer satisfaction and a new organizational structure that rewards teamwork.

The implementation of a TQM program takes commitment from management and employees. By educating employees about the process and involving representatives from throughout the company in its implementation, companies can more effectively use the resources they have to build the long-term relationships with customers that will ultimately affect the bottom line. Δ

Joseph M. Cardamone is vice president and chief operating officer of Pomona-based Clarendon National Insurance Company, Transportation Division.

Supply, Demand and Balance

For some time, residential appraisers have been expected to analyze supply, demand and balance factors in the resale market. Now it seems reduced to a check box on a form report. Substantial concern from lenders can occur when the appraiser indicates an "Oversupply" condition exists. No one has ever defined "Oversupply," "Undersupply," or "Balance" conditions for the appraiser. Therefore, it is a matter of interpretation by each individual appraiser.

When an oversupply exists, market values tend to go down. When an undersupply exists, market values tend to rise. The degree of the condition and the length of time it has existed dictate the magnitude of the adjustment.

Under conditions of balance, value is usually stable. There is a level of sales that is generally equal to the number of new listings coming on the market. As a

market condition begins to change, either sales volume changes or inventory levels change, or both.

One example would be to go from a balanced condition toward an oversupplied one. This occurs measurably when sales volume starts dropping and new inventory levels remain constant or increase, thus increasing the overall inventory. The other example would be for the market condition to go from balanced to undersupplied. This occurs when the number of new sales each month begins to exceed the number of new listings.

Eventually, in an undersupply situation, there will be an inadequate number of listings for buyers to choose from. Prices then begin to rise as demand is focused on fewer listings. This occurs in an active market, during good economic conditions. Over a period of time, these conditions can be monitored and a trend

identified by checking with local multiple listing services. When the trend is monitored monthly, an appraiser keeps abreast of the supply and demand conditions and has a basis for checking the appropriate box on a form report.

The definition of balance that we have observed is when there is a supply of 12-15 months of inventory. An undersupply can exist when the level goes below 12 months and an oversupply can exist when the level goes beyond 15 months.

When a level in supply is measured over a period of time, a trend analysis can be performed and a basis for estimating value trends can be identified and reported properly.

Recent inventory levels of several major multiple listing services in the Inland Empire were reported as follows:

Avg. Mo. Sales—1992	Inventory 12/31/92	Supply (Months)
Redlands: 48.1	615	12.79
Riverside: 272.8	4150	15.21
San Bdo. East: 145.8	2318	15.90

The figures shown here cover large geographical areas. Individual city and neighborhood figures will differ, but can be traced with similar procedures. This provides a reference which may be helpful to appraisers in the residential resale market, as well as the lending community and other users of appraisal reports. Inventory supply levels have declined slightly yet steadily over the past eight months. This may be one indication of recovery for resale housing in the Inland Empire. Δ

Prepared by: Nicholas E. Schmitt, State Certified General Real Estate Appraiser and Steven R. Smith, SRA State Certified General Real Estate Appraiser.

Developments in Wrongful Termination Law Require Attention

Because of the potential exposure, California employers still confront in wrongful termination cases, and due to the developing laws, it is imperative for human resources and other corporate managers to keep abreast of important court rulings in employment cases, according to Kenneth Rose, a partner in the law firm of Procopio, Cory, Hargreaves & Savitch in San Diego.

"A study of California jury verdicts in employment termination

shows a continuing upward trend in awards being given to plaintiffs," said Rose. "There are several cases that were determined in California in 1992 that shed light on the developments in employment law."

According to Rose, the following court cases had immediate impact on employment law:

* In *Ganitt v. Sentry Insurance* (1992) 1 Cal. 4th 1083, the California Supreme Court finally resolved that the public policy at issue in a wrongful termination lawsuit must

be expressly delineated only in constitutional or statutory provisions, and cannot be based on judicial decisions or other non-legislative sources

* In *Marketing West, Inc. v. Sanyo Fisher (USA)* (1992) 6 Cal. App. 4th 603, the court stated that the existence of a written integrated at will employment agreement barred the terminated employees' claim that they were promised they would not be terminated without cause. However, the court ordered a

trial be held on the issue of whether the company fraudulently concealed an intention to terminate plaintiffs when it required them to sign integrated written at will agreements. The court ruled that, if proven, a failure to disclose intent to terminate when requiring an employee to sign a new at will agreement is fraudulent concealment.

* In *Livitsanos v. Superior Court* (1992) 2 Cal. 4th 744, the California Supreme Court held that notwithstanding the absence of any compensable physical disability, a claim for intentional or negligent infliction of emotional distress arising out of an employment termination is within the exclusive remedy provisions of the Worker's Compensation Act, and accordingly, such claims cannot be litigated in a court wrongful termination lawsuit.

* In *B & E Convalescent Cen-*

A study of California jury verdicts in employment termination shows a continuing upward trend in awards being given to plaintiffs. There are several cases that were determined in California in 1992 that shed light on the developments in employment law.

ter v. State Compensation Insurance Fund (1992) 8 Cal. App. 4th 78, the court ruled that the employer was not entitled to insurance coverage in a wrongful discharge action alleging violation of public policy.

"There were many other key decisions during 1992 that will continue to have long-term ramifications on employment law," said Rose, who chairs the firm's labor and employment law practice. For more information on the above cases or other employment law matters, contact Rose at (619) 238-1900. A

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How do we do it? Riverside Community Hospital's goal is to deliver the highest quality health care at a cost-effective price. That means setting high standards for the hospital's clinical and professional staff. At the same time, a team of clinical professionals works closely with the patient, physician, family members and insurance carrier to provide the appropriate and necessary care. As a result, hospital costs are kept competitive.

"We have a quality medical staff, a comprehensive range of services to offer to our community and a very qualified and caring hospital staff," said Peter E. Makowski, president and chief executive officer of RCH. "We provide the extra effort that makes a patient's stay at RCH as pleasant and comfortable as possible."

Founded in 1901, Riverside Community Hospital is licensed for 369 beds and is one of the largest acute-care hospitals in the Inland Empire. With 350 of the finest physicians from virtually every specialty, including The Family BIRTHplace, with 11



services than any other hospital in Riverside County, you don't have to leave town to find the personalized services you need when you're sick. From emergency care and simple diagnostic procedures to maternity services

comfortable and attractive labor-delivery-recovery rooms and eight family suites; The Heart-Care Center, with technologically-advanced cardiac catheterization labs and a full range of inpatient and outpatient cardiovascu-

Riverside Community Hospital
Your Picture for Health



lar services, including open-heart surgery; a Critical Care Tower with a remodeled emergency department and Level II trauma center; a neonatal intensive care unit, where seriously-ill babies are cared for by specially trained neonatologists, nurses and respiratory therapists; and a convenient home health care program. To ensure quality, each patient is screened against a variety of clinical quality-of-care indicators.

As a result, Riverside Community Hospital has the finest patient outcome record in the area. And a successful patient-outcome record is the result of outstanding patient care.

In addition to clinical excellence, patient relations and patient satisfaction are high priorities. Riverside Community Hospital is especially proud of the fact that its patient satisfaction scores meet or exceed the average scores of more than 200 of the most distinguished hospitals in the United States.

To ensure that our high standards of quality and service are maintained, Riverside Community Hospital has instituted a hospital-wide Continuous Quality Improvement (CQI) program. This program has become the goal of successful health-care organizations in the 1990s.

CQI emphasizes renewed cooperation between departments, physicians, nurses and others in the hospital family in efforts to improve the quality of care. Traditionally, those entities have at times functioned somewhat independently. Bringing them together ensures that the hospital is operating at an optimum level, with each person contributing as a team member to the hospital's—thus ultimately the

patient's—benefit.

"I've received many telephone calls from former patients who just wanted me to know that they consider RCH their hospital," Makowski said, "And that's what this is all about. RCH is here for our community. As a nonprofit hospital, our revenues go right back into our operations so that we can continue to provide the best health care for our community."

For more than 90 years, Riverside businesses and residents have chosen Riverside Community Hospital to provide their health benefits. As the cost of health care continues to rise, and as service continues to decline, the community continues to stand with us. When the time comes to choose your health plan, choose Riverside Community Hospital. You'll be glad you did.

For further information on the health plans available at Riverside Community Hospital, please call (909) 788-3539. Δ



*Peter Makowski
President & CEO
Riverside Community Hospital*

WOMEN & BUSINESS

The Associated Press

Number of Female-Owned Businesses up 20%

payrolls at female-owned businesses grew to more than 12 million people in 1992, the magazine said. By contrast, companies included in *Fortune* magazine's ranking of the nation's 500 largest industrial companies employed about 11.7 million last year, the foundation said.

Three of the women on the list run companies with revenue exceeding \$1 billion.

Heading the list is Pat Moran, president of JM Family Enterprises, whose auto-dealership empire based in Deerfield Beach, Fla., includes the largest distributor of Toyota cars, trucks and forklifts. Moran last year took charge of the company her father founded in 1968. Its 1992 sales came to \$2.4 billion.

In second place is Marian Ilitch, secretary-treasurer of Little Caesar Enterprises, which runs a 4,500-store pizza-carryout chain. The Detroit-based company, which Ilitch founded with her husband in 1959, had 1992 sales of \$2.16 billion.

The third woman on the list is heiress Joyce Raley Teel, who is co-chair with her husband of the Raley's supermarket chain that her father headed before his death in 1991. The West Coast food

retailer, based in Sacramento, had sales last year of \$1.9 billion.

Various fields are represented in the ranking. Cosmetics, diet, fashion and retailing, which historically have attracted women, are well-represented. Internationally known clothing designer Donna Karan, chief executive officer of her company, ranks 17th, and Jenny Craig, vice chairwoman of the weight-loss company that bears her name, ranks ninth.

The biggest single category after fashion and retailing is heavy industry. Among those who made the list are women overseeing industrial companies engaged in navigational guidance systems, pork packaging, steel manufacturing, lumberyards and tire distribution.

The businesswoman in the sixth position is credited by the magazine as being the first woman to capture a company in a hostile takeover and take it public. Linda Wachner is president, chairwoman and CEO of Wamaco Group, the intimate apparel maker that markets the Warner's and Olga bra lines.

The magazine's list was doubled this year from 25 women in 1992.

To make the list of women business owners, candidates had to meet certain criteria besides having their companies achieve high revenues. At private companies the women must own at least 20% of the stock; at public ones, at least 10% with no other individual or institution owning more.

The women on the list also had to be senior executives, running the day-to-day operations.

The Top Five

The *Working Woman* magazine listing of the top five female business owners, including their title, firm name, corporate headquarters location and 1992 revenue.

- 1. Pat Moran, president, JM Family Enterprises, Deerfield Beach, Florida, \$2.4 billion.
- 2. Marian Ilitch, secretary-treasurer, Little Caesar Enterprises, Detroit, \$2.16 billion.
- 3. Joyce Raley Teel, co-chair, Raley's, Sacramento, \$1.9 billion.
- 4. Antonia Axson Johnson, chair, Axel Johnson, Stockholm, Sweden, \$750 million.
- 5. Liz Minyard, Gretchen Minyard Williams, co-chairs, Minyard Food Stores, Coppell, Texas, \$740 million. Δ

Janet Goeske Named 64th Assembly District Woman of the Year

Assemblyman Ted Weggeland announced recently that long time Riverside resident Janet Goeske has been chosen as the "Woman of the Year" for the 64th Assembly District.

Janet Goeske was honored at the State Capitol, where she was presented with a resolution commemorating her accomplishments during special televised ceremonies on the Assembly floor. Mrs. Goeske was escorted by Assemblyman Ted Weggeland to a luncheon held in recognition of all the 1993 Women of the Year.

"I am pleased that our district has the opportunity to call well-deserved attention to a woman of such genuinely exceptional achievement as Janet Goeske," said Assemblyman

Weggeland in announcing her award. "Her receipt of this award, as well as that of her fellow Women of the Year is a welcome reminder of the significant contributions made by women to our state and our nation every day of the year."

Goeske has been cited more than 50 times for her efforts during 53 years of community volunteering on behalf of the disabled and aging. She now serves as president/executive director of the Janet Goeske Center, a senior citizen center in Riverside named in her honor.

Goeske was previously recognized by Senator S.I. Hayakawa as an expert on aging and served that senator as a delegate to the White House Conference on Aging, where she became Ad-Hoc Advisor. Δ

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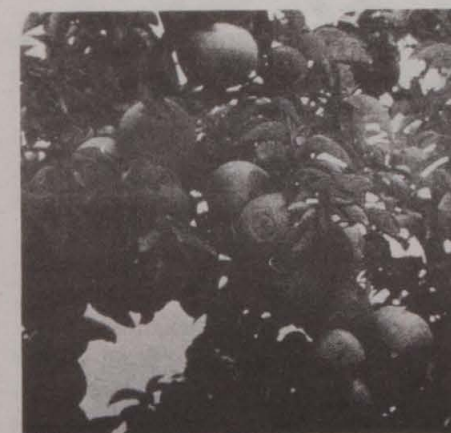
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Riverside

Alive with a rich cultural heritage and a 100 year history as the birthplace of California's citrus industry, Riverside offers a quiet small town atmosphere with big city convenience. Located between Los Angeles and Palm Springs, Riverside caters to meetings up to 2,500 people, has a wide variety of accommodations, and a 50,000 square foot convention center.

Transportation

Ontario International Airport is a quick 20-minute drive from downtown Riverside. Three major freeways intersect in Riverside, making delegate arrival easy and convenient from any direction.



The Riverside Convention Center

The Riverside Convention Center offers 50,000 square feet of flexible meeting space, accommodating groups of 25 to 2,500 for board meetings, conventions and tradeshow. The Riverside Convention Center is also host to many local special events like concerts and basketball games. The on-site kitchen facility with its experienced catering staff makes it the perfect facility for luncheons, dinner dances and weddings. The Riverside Convention Center is located at 3443 Orange St., in Downtown Riverside. For more information call (714) 787-7950.

The Sheraton Riverside

For your sleeping room accommodations, the adjacent Sheraton Riverside offers business and pleasure travelers the deluxe services of a premier hotel, with meeting and banquet space for 10 to 290. The Sheraton Riverside is a versatile and convenient venue for corporate and social functions: hospitality suites with wet bars, private board rooms, banquets and special functions from cocktail parties to elegant sit-down dinners. And don't forget the Sheraton's two restaurants when looking for a special place to dine out –



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C.J.'s gourmet restaurant for lunch and dinner and the Market Place, informal dining for breakfast, lunch and dinner. And, for music and dancing, there's Richard's Lounge. The Sheraton Riverside is located at 3400 Market St., in Riverside. For more information call (714) 784-8000.

Local Host Program

The Riverside Visitors and Convention Bureau offers an excellent program for members of our local civic clubs. As a local host, a bureau representative can assist you in bringing your state or national conference to Riverside. This can include site selection assistance, presentation to board members or committees and supporting services such as name badges, registration assistance and souvenir items. Remember, when you bring a conference or meeting to Riverside, the economic impact of visitor spending can be substantial. For assistance call (714) 787-7950.



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CINDRA STOLK
Account Executive



Penny V. Shaffer
Financial Reporting Manager

Penny has been with Avery Dennison since 1981. She is Financial Reporting Manager for the Avery Division.

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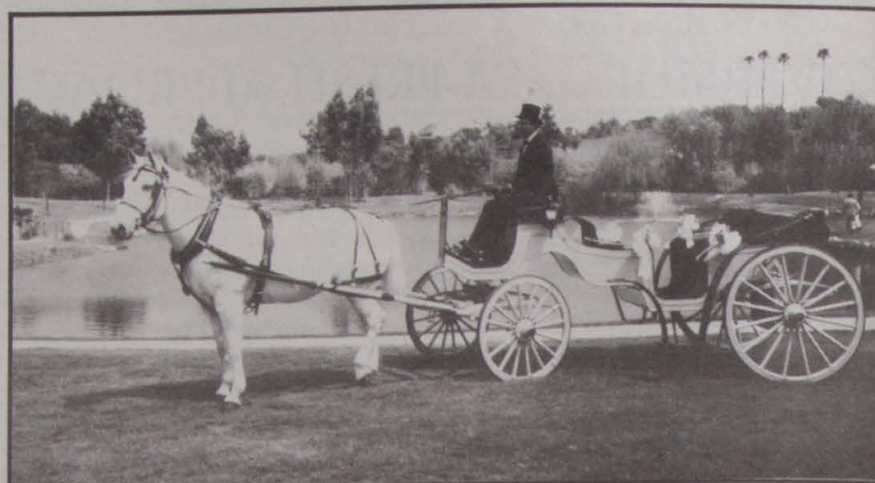
AVERY DENNISON
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WOMEN & BUSINESS ADVERTORIAL

Tucker Pony Rides: Woman Manager Reins in More Customers for Family Equine Business

clients. Husband Don handles the heavier maintenance and shares the driving duties for the teams and their transport trucks (the firm goes "on the road" frequently to destinations as far as Lake Arrowhead and San Diego from their base in Norco).

Tucker's greatest marketing emphasis is on weddings, with promotional efforts also made to gain corporate picnic accounts and shopping mall publicity contracts with her



Fancy your wedding starting "Storybook Style," on the Victorian carriage.

says one of her business goals is to have the Victorian carriage booked for a wedding every weekend of the year, weather permitting. Some wedding

into view, accompanied by the sound of bagpipe music. We had as perfect a dream wedding as you could imagine, and probably the most memorable moment of the whole day was riding along the lake shore in Grass Valley... We're thinking about a nice Sunday Drive as part of our first honeymoon."

Clients can select from "chariots" including a varnished brown oak surrey (with the fringe on top, just like the old song) and a unique horse-drawn Easter Egg Basket to a much

more elegant Victorian-style white carriage which is "always all the girls' first choice for their wedding," she says, "It always books up way in advance."

For booking information for weddings, corporate events and family reunions, as well as ideas about how Tucker Pony Rides can help get publicity and customer traffic, call Leah Tucker at (909) 737-2899 during business hours or 7-9 p.m. most weekday evenings. Δ



Leah Tucker
Owner/Manager
Tucker Pony Rides
(909) 737-2899



A Christmastime promotional event.

firm's varied horse-drawn vehicles.

While the former Tucker business served some five weddings or so on average, says Tucker, current wedding volume is 40 per year, and Tucker

schedules permit her to handle two weddings on a Saturday.

A recent client, Doug T., described how the posh Victorian Carriage's entry made the wedding storybook-perfect for his bride: "We had them take

the carriage and horse up near Lake Arrowhead. I had an elaborate plan and, really, Leah was super-cooperative. There was a big meadow nearby where we set up tents for the wedding party. We had a professional Bag-piper march in front of the white Victorian carriage and—I'm told—you should have heard the wedding party gasp with delight as the carriage came over a slight rise

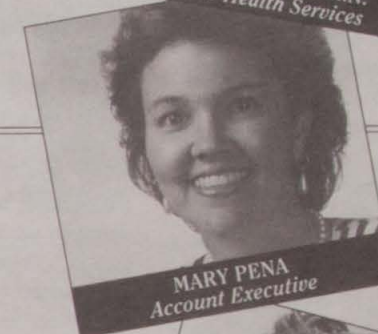


A real surrey, with the fringe on top—bedecked wedding-party ready.

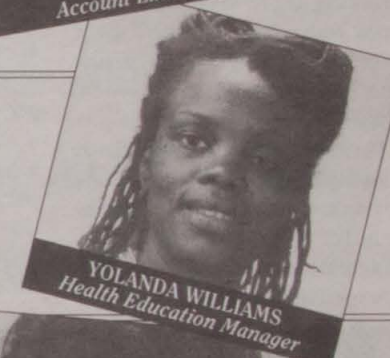
Faces that made a name



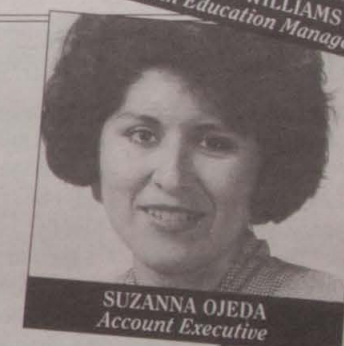
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Director of Health Services



MARY PENA
Account Executive



YOLANDA WILLIAMS
Health Education Manager



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Manager of Human Resources



SUSAN ALBANO
Communications Manager



KATHY CADE
Sales Manager

WOMEN & BUSINESS

Any one who has felt alone, small, gangly, unimportant or even ashamed of the way they feel, look or behave can relate to the way I felt as I was growing up.

I was the typical shy little girl who did not feel she belonged. Raised in a dysfunctional home like so many of us, I grew up believing there was something wrong with me and though I could never put my finger on it, I just knew I was the problem.

When a person suffers from low self-esteem (and most of us do) it is mainly because there's a misunderstanding of what self esteem really is. We have a tendency to exaggerate all the negatives that we experience and we develop a

Self-Esteem: The Main Ingredient in Success

"chatter box" (as I call it) inside our heads, that constantly berates us and picks on us to make us feel bad.

The State of California Self-Esteem Task Force adopted a definition for self-esteem which I believe can help us understand the concept: "Appreciating my own worth and importance, and having the character to be accountable for myself and to act responsibly toward others."

Lack of self-esteem plays a major part in our performance in the business world. Lacking confidence in yourself due to low self-esteem will keep you from promoting yourself or your services. We fear rejection by accepting blame or responsibility for something out of your control, such as the salesperson who gets a "no," then takes it as personal rejection. Workaholics, whose life is out of balance and who rationalize their compulsion by saying that they enjoy work more than anything, probably felt as children that they were not



good enough and are now over-compensating. Aggressive, controlling, domineering behavior of a boss toward subordinates also is often a symptom of low self-esteem.

There are steps to develop a healthy sense of self-esteem. The first step is always awareness. Be willing to recognize and accept how low self-esteem is affecting your life.

Next, be willing to listen to your chatter box or self talk: how negative is it? Start turning it around and feed your mind some positive

statements. Make a list of affirmations that confirm your self worth. Join a support group, or an assertiveness training program, and, most importantly, start making commitments to yourself and keep them.

A healthy sense of self-esteem is vital to success. Financially successful individuals, families who have an affinity and love for each other, individuals who are joyfully spreading their cheerfulness, getting along and nurturing their fellow men—all have one thing in common—healthy self-esteem. Δ

Inland Empire People

Named President of Loma Linda University in June, 1990—by an overwhelming majority vote—B. Lyn Behrens, MB, BS, has since actively been proving right the discernment and open-mindedness of the LLU Board of Trustees as the first woman president of the institution.

It is also a "first" for the General Conference of Seventh-Day Adventists, which runs the university and the renowned Loma Linda University Medical Center.

Prior to her election to president, Behrens served as dean of the School of Medicine, where colleagues lauded her leadership talents, vision for the future and her ability to face difficult administrative decisions head on. "She is known for her...ability to move forward with workable solutions. She has provided a strong direction to the facility, with an emphasis on a Christ-centered approach in the practice of medicine," said Neal C. Wilson, chairman of the Board, upon her promotion.

In addition to serving on many School of Medicine, University, and Medical Center administrative committees, Behrens is also a member of the Board of Trustees for Loma

Linda University Medical Center, and on the board of directors for Adventist Health System/Loma Linda.

Born in Cooranbong, New South Wales, Australia, in 1940, Behrens received her medical training at Sydney University where she graduated



with honors in 1963. Following her graduation, she took a rotating internship at Royal Prince Alfred Hospital in Sydney. In 1965, Behrens entered a pediatric residency program at the Royal Alexander Hospital for Children in Sydney. In 1966, she continued her pediatric education at LLUMC.

In 1970, Behrens joined the School of Medicine faculty in the department of pediatrics. She was named director of the pediatric residency program in 1975, a position she held until 1981 when she entered a fellowship in Colorado.

Behrens rejoined the School of Medicine faculty in 1984 as director of the pediatric residency program and vice chairman of the department of pediatrics. She was appointed dean of the School of Medicine by the University's Board of Trustees in May 1986. Δ

Inland Empire People

Karen S. Hargrove's banking career started in November, 1962. She chose banking as a career because of her love of working with people. She saw banking as a career that would give her ample opportunity to work with many people.

Now vice president and manager of the Union Bank office at 9380 Magnolia Avenue in Riverside, Hargrove relates, "I get to meet and work with all types of customers with various banking needs...it is rewarding to be able to assist customers with the right Union Bank product or service which best suits their needs," she says.



Although she was born in Sacramento, Hargrove has come to love the Inland Empire area for its many business opportunities. She has enjoyed the pleasures of working in many areas of the Inland Empire: Montclair, Claremont, Chino, Upland, San Bernardino, Yucaipa, Grand Terrace, Palm Springs, Big Bear, Rancho California and in several Riverside offices.

From experience, she feels that the Inland Empire has forced many business people to recognize the need to be flexible and diversify their products and or services. Hargrove says, "The economic changes in the Inland Empire have provided new challenges for businesses

which has given them the opportunity to grow and develop more initiative and entrepreneurship."

Hargrove feels very fortunate to have her entire family living in the Inland Empire. She sees many opportunities in the Inland Empire, which is probably why she dedicates so much of her time to the betterment of the community. She is very involved in her community as a member and past president of Zonta Club of Riverside, participant of YMCA fund-raisers, and actively involved with the Greater Riverside Chamber of Commerce. She also volunteers with the Salvation Army and United Way of the Inland Valleys.

Hargrove shares that the most important recent events in her life were celebrating her 26th anniversary with her husband, Jim, and the organization and planning of her parents' 50th wedding anniversary.

Along with the positive attitude of facing new challenges, Hargrove also shares that her style of management is "strictly team oriented." She feels that mutual goals can be achieved through the team effort of professional and motivated people. She says, "Every day I try to be the best I can be, and to do the best I can do!" Δ

Health Care '93: Change is Not an Option

By Dellia Kobold

What will the health care delivery system look like soon and in the year 2000? For years, women have generally made the health care decisions for the family unit. Women have juggled and matched physicians and hospital resources with their families' personal needs, time restraints and insurance companies. Frankly, no one entity is to blame for the too-often difficult task of coordinating quality medical attention. We have all "been there, done that" by living in a fragmented health care delivery system that is crying for a unified front to decrease administrative costs and increase coordination between the patient, the medical provider and the payor.

The starting point for reorganization, as in any industry, is to have a business plan. The business plan is designed to answer certain basic, vital questions. How will the medical providers be organized? Can management services be centralized? What operating policies will be adopted? How will the medical providers communicate with each other more efficiently? How will it be governed? And how will the payors participate in this reorganization?

Many sole practice physicians are meeting, even as this goes to press, to organize themselves into integrated community-based continuums of patient care. And they are thinking big—about creating regional provider networks. This is not a quick fix, it's a commitment to provide superior access and quantifiably better patient care at a lower cost. "Our commitment will stop the spiraling costs of the industry and put the "family doctor" back in the driver's seat as the coordinator of services and medical outcomes," said Dr. Kit Thapar, medical director of Redlands Medical Group. "Currently the patients feel they need to stay in control because they have lost trust in "The System."

The new integrated patient care systems are often called "clinics without walls." The sharing of contracted resources for laboratory services, imaging centers, pharmacy and medical supplies—along with all the components of running an administrative office—will be centralized through computer systems. This resource pooling, frankly, is not new in other industries. Equally important, the integration does not require sacrificing multi-site provider locations. This allows the doctors to maintain control of their practice and ensure personalized patient care, unlike the clinic environment.

Integrated patient care systems can also improve the coordination of care. For example, electronic medical records can ensure that doctors avoid incompati-

ble drugs or inappropriate treatments, without having to wait for someone to retrieve and read a paper file. The electronic medical record is the dream of many of the emerging integrated systems in California.

So how will these integrated systems be governed? The typical model begins when a health system creates a non-profit corporation or foundation model to acquire the assets of a medical group and hospital, then contracts with them for medical services. Thus the foundation becomes the provider of care, and compensates the physician group and hospital for its professional services.

Additionally, with a foundation model,

all management systems become consolidated and together the medical group and hospital have full capitation arrangements with most contract HMOs. Together, they eliminate duplicate systems and any financial competition between the physician and the hospital. The combined operations achieves remarkable cost efficiencies.

Within the last two years, California has become a "hotbed" of activity to create integrated health care systems. The current wave of activity focuses on matching up the best partners. As more entities partner in health, key areas of improvement will include the centering of complex services like heart surgery at just a few hospitals,

where high volume keeps costs low and frequent practice keeps surgical teams sharp. These "centers of excellence" will be best served by regional physician-hospital networks.

National interest is focusing on what is happening in our state. Industry leaders believe that those who move ahead to form an integrated health care system will prevail over the long term. The industry is committed to the vision of health care reform and to the public good. This represents a new beginning, rather than a gamble on the historical fragmentation of our current health care services. Δ

Kobold is Director of Marketing of Redlands Medical Group, Inc.

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WOMEN & BUSINESS

Esther Estrada
First Ward Councilwoman and Mayoral
Candidate
City of San Bernardino

It has been 18 years since I first ran for public office. In 1975, I had my first real lesson about the problems that face women who run for political office.

Aside from the fact that it was an election in which we were bucking the local "Good Ole Boys," it was an election in which the new candidate was a woman, a minority and an activist! Very quickly the "good ole boys" let me know, in no uncertain terms, that they were not going to allow me to be elected. To their credit, they ended up winning. I won the election by a small majority and lost it once they challenged it in court.

Eighteen years later I am running for Mayor of the city of San Bernardino after serving on the City

Women in Politics—Obstacles to Overcome

Council for eight years. I find the "obstacles" are still there, they are doing it all over again as they try to stop me from winning against a male opponent.

Why is it such a challenge for women to be in politics? I suggest that even though we represent half the population, we are a long way from finding parity in any area of politics. This situation is what it is because our institutions of higher learning, our judicial system, our federal, state and local legislatures and our corporate community are all run by our male counterparts.

They make the rules that control the procedures overseeing the process. As advanced a society as we claim to be, we are still lacking in our ability to receive fair and equitable treatment by society.

Our laws are created by a legal system composed predominantly of men. Our corporate boards are mostly men. So, if they make the laws, they see to it that the laws are obeyed. And if they control our work environment, with little or no input from us, how can we expect to have rules or a process that will

reflect and address our various concerns in the workforce or in politics?

We are good managers—we are as intelligent as our male counterparts while also being sensitive and personable and not afraid to show it. We are logical in our approach to problems, our egos do not get in our way as much as men's egos get in their way.

We want to do the job, do it well and be finished with it so that we can move on.

We have made some strides in recent years as seen in the halls of Congress, state legislatures and county and city elections, and now is the time to build on the foundation that has been laid. Now is the time to challenge and change the face of politics to one where decisions are

made based on the issues, and not on the basis of sex, ethnic background or culture. Now is the time to change the face of politics to one of unity and fairness for all segments of the population, to one where decisions are based on the common good and not on the financial interests promised by special interest groups, industrialists, lobbyists and others who hold the democratic system hostage. A united society striving for a better quality of life through improved economic and social circumstances is what has always excited me. This candidate has never been turned on by promises of personal or political gain. I have always voted, and will continue to govern, strictly in line with conscience. That is where my ultimate satisfaction lies. Δ

Inland Empire Profile Carolyn Mushinskie



Occupation: Co-director 1993 Rancho Cucamonga Business & Community Expo & marketing manager for Rancho San Antonio Medical Center.

Short Biography: Mother of four very active boys.

Hobbies: Enjoys running, fishing, reading and playing golf.

Affiliations: Regional representative of the National Association of Occupational Health Professionals, founding committee member of the Central School District, co-chair of Business Partners in Education, Chairperson for Chaffey College's Student Health Services Advisory Committee, member and past director of the West End Executive's Association, ambassador to the Rancho Cucamonga Chamber of Commerce, and member of the Foundation Golf Committee 1991, 1992 5K & 10K Annual Run Committee for six years at San Antonio

Community Hospital.

Major accomplishments: Manages a \$3.5 million business in the health-care industry.

Best aspect of the Inland Empire: The different dynamics in each city; the city of Rancho Cucamonga is very new and growing with each year. "Rancho Cucamonga is fortunate to have people who are active in the development of its community," she says.

Greatest concern: "Crime and its impact on the quality of life, from children afraid to come to school for fear of gang violence to the court systems overwhelmed with case loads who end up letting violent criminals go free."

Favorite drink: Cucamonga Coolers

Favorite sports: Golf and football (a big Raiders fan!)

Last movie seen: "Under Siege"

Last book read: *Scarlett*

Last vacation taken: Orlando, Fla.: "A business-with-pleasure trip"

Favorite restaurant: Backwater's in Rancho Cucamonga. Δ

WOMEN & BUSINESS

ADVERTORIAL

Chino Valley Bank offers a special focus in the Inland Empire and San Gabriel Valley

To a growing business, the right bank—and the right banker—can be an extremely valuable asset. When that bank specializes in business and ranks among the most profitable financial institutions in California, it only stands to reason that management views life from its clients' perspective.

Chino Valley Bank, with 16 offices strategically located in San Bernardino, Riverside and eastern Los Angeles counties, has built a reputation as "The Bank Business Banks On." Offering a broad spectrum of sophisticated financial services to both large corporations and small companies alike, Chino Valley Bank stands out as THE bank in the Inland Empire and San Gabriel Valley whose primary mission is to serve business clients.

"Whether a company wants to be competitive on a local, regional or national basis, its banking needs go far beyond checking accounts and savings plans," president and CEO Linn Wiley commented. "The fact is, our economy offers

"Whether a company wants to be competitive on a local, regional or national basis, its banking needs go far beyond checking accounts and savings plans."

so many challenges and rewards that a bank geared to personal banking simply can't offer the experience and expertise a business must have. With more than \$600 million in assets, Chino Valley Bank has the muscle to make things happen for our clients." He continued, "Yet—unlike much larger banks, we're quick on our feet. When our clients want action, they get it!"

Chino Valley Bank offers a variety of specialized services including payroll service, accounts receivable financing, construction loans, business credit lines and merchant services. Chino Valley Bank even offers direct access to business accounts through personal computers so that business people can get better information on their cash flow and improve their profits.

"We can help a business client meet almost any need they might have," affirms Wiley. "If a manufacturer needs a line of credit, we can do it. If an importer needs a letter of credit sent to a foreign bank, we'll handle it. If a medical or law practice needs a commercial loan to

The Bank Business Banks On

expand, we'll make it happen for them. Even if a retailer needs armored car service to pick up receipts, it only takes a call to us."

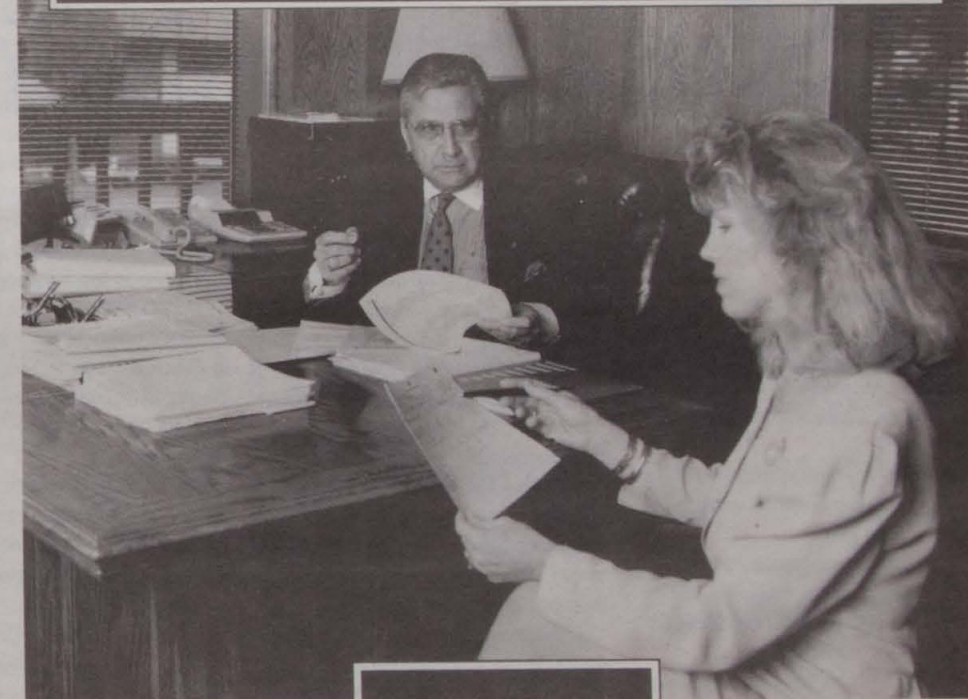
The bank's business bankers play a major role in our clients' success, declares Wiley. "Our business bankers are senior people with real business banking experience. They talk the language, and they understand what a company's strengths and opportunities really are. More importantly, each business client works with a single, dedicated business banker who really gets to know the client's

"Our business bankers are senior people with real business banking experience. They talk the language, and they understand what a company's strengths and opportunities really are."

business and its individual needs. Most important, Chino Valley's business bankers are pro-active. They'll call an experienced trucking company executive or a young accountant and offer solid suggestions to help them meet their business goals."

Chino Valley Bank is the largest independent bank headquartered in the Inland Empire. It is a subsidiary of CVB Financial Corp. and is listed on the American Stock Exchange using the trading ticker symbol CVB. Δ

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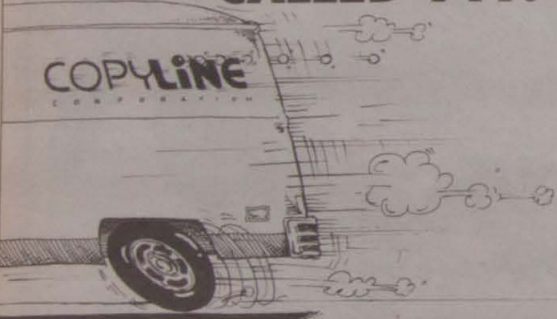
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WOMEN & BUSINESS

analysis by Luce, Forward, Hamilton &
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San Diego & La Jolla

Introduction

On February 5, 1993, President Clinton signed the Family and Medical Leave Act of 1993. The federal act will become effective on August 5, 1993. The federal act requires employers to provide eligible employees with an unpaid leave of up to twelve weeks in any twelve-month period for the birth or adoption of a child, the care of a child, parent or spouse of the employee with a serious health condition, or because of a serious health condition of the employee.

In California, the Family Rights Act of 1991 became effective on January 1, 1992. Regulations interpreting the California Family Rights Act were approved on February 9, 1993. This analysis will compare some of the differences between the existing state law and the newly enacted federal Family Leave Act.

Scope of the Acts

State Law: It is an unlawful employment practice for an employer to:

A. Deny an employee up to a total of four months family care leave in a 24 month period;

B. Fail to guarantee employment in the same or comparable position upon the termination of the leave;

C. Refuse to hire, or to discharge, fine, suspend, expel, or discriminate against a person because of his or her exercise of the right to family care leave; or

D. Refuse to hire, or to discharge, fine, suspend, expel, or discriminate against a person because he or she gives information or testimony as to his or her own family care leave or another person's family care leave in any inquiry or proceeding relating to rights guaranteed under the act.

Federal Law: It is unlawful for any employer to interfere with, restrain, or deny the exercise of or the attempt to exercise

The Family Medical Leave Act: Its Impact on Women—And Men

any right under the act. It is also unlawful for any employer to discharge or in any other manner discriminate against any individual for opposing any practice made unlawful by the act. Finally, it is unlawful for any person to discharge or in any other manner discriminate against any individual because such individual:

A. Has filed any charge, or has instituted or caused to be instituted any proceeding under or related to the act;

B. Has given, or is about to give, any information in connection with any inquiry on proceeding relating to any right provided under the act; or

C. Has testified or is about to testify, in any inquiry or proceeding relating to any right provided under the act.

Differences: Although worded differently, these provisions are essentially the same.

Length of Leave

State Law: Four months per 24 month period.

Federal Law: Twelve weeks per 12 month period.

Differences: During a two year period, the federal law would allow as much as 24 weeks - eight weeks more than the state law requires (in the same period).

Definition of Employer

State Law: Any person who directly employs 50 or more persons within California for a wage or salary. There must be 50 employees on the employer's payroll on the first day of the same or any of the three preceding payroll periods in which the leave is requested.

Federal Law: Anyone in or affecting commerce who employs 50 or more employees for each working day during each of 20 or more calendar workweeks in the current or preceding calendar year.

Differences: The federal law is more specific in that it requires the employer to be in or affecting commerce. The federal law examines a different time frame to determine if the employer has employed at least 50 employees.

Definition of Employee

State Law: Any employee who has provided one year of continuous service to the employer and is eligible for at least one other benefit.

Federal Law: Any person who has been employed for at least 12 months by the employer for whom the leave is requested; and for at least 1,250 hours of service with the employer during the most recent 12 months of employment. This definition does not include those who work for an employer who employs fewer than 50 people within a 75-mile radius of the employee's worksite.

Differences: The federal law differs from the state law by adding the requirement that the employees have worked for at least 1,250 hours (the equivalent of 25 hours per week) during the previous 12 month period. Further, the federal law excludes from coverage employees who work for an employer who employs fewer than 50 people within a 75-mile radius of the employee's worksite.

Definition of Family Care Leave

State Law: Leave due to a birth of an employee's child; placement with employee of an adopted child; serious illness of employee's child; or care for employee's seriously ill parent or spouse.

Federal Law: An eligible employee may request family leave for the birth of a son or daughter of the employee and in order to care for such son or daughter; placement of a son or daughter with the employee for adoption or foster care; to care for the spouse, son, daughter, or parent of the employee, if such spouse, son, daughter, or parent has a serious health condition; or when a serious health condition makes the employee unable to perform the functions of the position of such employee.

Differences: The major difference is that federal family care leave is available for the employee's own serious health condition. This is not available in California.

Definition of Child

State Law: Includes biological, adopted, or foster child, step-child, and legal ward. The child must be either under 18 years of age, or an adult dependent child.

Federal Law: The federal act defines son or daughter to include biological, adopted, or foster children, step-children, legal wards, or children of a person standing in loco parentis. The son or daughter must be either under 18, or 18 years of age or older and incapable of self-care because of mental or physical disability.

Differences: These provisions are essentially the same.

Definition of Parent

State Law: Biological, foster or adoptive parent, stepparent or legal guardian.

Federal Law: A parent is the biological parent of an employee or an individual who stood in loco parentis to an employee

when the employee was the son or daughter.

Differences: These provisions are essentially the same.

Definition of Serious Health Condition

State Law: A serious illness/serious health condition means an illness, injury, impairment or physical or mental condition of a child, parent or spouse which warrants the participation of a family member to provide care during a period of the treatment or supervision of the child, parent or spouse. A serious illness must involve either inpatient care in a hospital, hospice or residential health care facility, or continuing treatment or supervision by a health care provider.

Federal Law: Serious health condition is an illness, injury, impairment or physical or mental condition that involves either inpatient care in a hospital, hospice or residential medical care facility, or continuing treatment by a health care provider.

Differences: These definitions are essentially the same with the exception that the state law requires that the serious health condition warrant the participation of a family member to provide care. This is more restrictive than the federal law.

Definition of Spouse

State Law: Spouse means partner in marriage under Civil Code Section 4100. The state act applies only to legally married couples.

Federal Law: The federal law defines spouse as husband and wife.

Differences: The federal law does not use the specific language of Civil Code Section 4100, which defines marriage as a relation between a man and woman that have consented, by issuance of a license and solemnization. Thus, an issue remains as to whether, under certain circumstances, unmarried heterosexual or homosexual couples may take federal family leave.

Intermittent Leave

State Law: The four months of family leave need not be taken in one continuous period of time. The basic minimum leave period is two weeks. On two occasions during the 24 month period the employee may take a leave of less than two weeks and at least one day. Additional one day leaves may also be taken for recurring medical treatments such as chemotherapy.

Federal Law: For an ill child, spouse, or parent, the employee is entitled to intermittent leave when medically necessary. For the birth or adoption of a child, no intermittent leave is available unless the employee and employer agree otherwise.

Differences: The federal leave act is

Please See Page 54

WOMEN & BUSINESS

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- * Saturday Delivery: Any package can be delivered to your destination on Saturday before 1:30 p.m.

- * Hundred Weight Service: provides scheduled, low-cost delivery of multi-package shipments sent by air or ground to a single consignee at one location on a single day.

- * UPS Prepaid Letter: prepaid Next Day Air and 2nd Day Air Letter envelopes are purchased in advance and can be distributed to employees, customers or vendors without billing complications.

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ing with community concerns—from conservation programs to social programs. A leader in alternative fuel testing for its ground fleet operations, UPS also leads the air express industry in creating a quiet, fuel efficient air fleet.

Estimates show more than 1,000 trees will be saved per year by using recycled paper for delivery notices, and 20,000 trees saved per year by using recycled paper for Next Day and 2nd Day Air envelopes—just the "tip of the iceberg" when it comes to the commitment to the environment notable throughout the

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company. The vehicle wash station at the West Coast Air Hub in Ontario is designed to reclaim water for conservation purposes.

UPS as a corporation believes in being a "good neighbor" to the communities it serves. UPS is in the top five organizations contributing funds for United Way and a recipient of the coveted "Spirit of America" award. UPS also supports agencies throughout the country to help meet the nation's health and social welfare needs.

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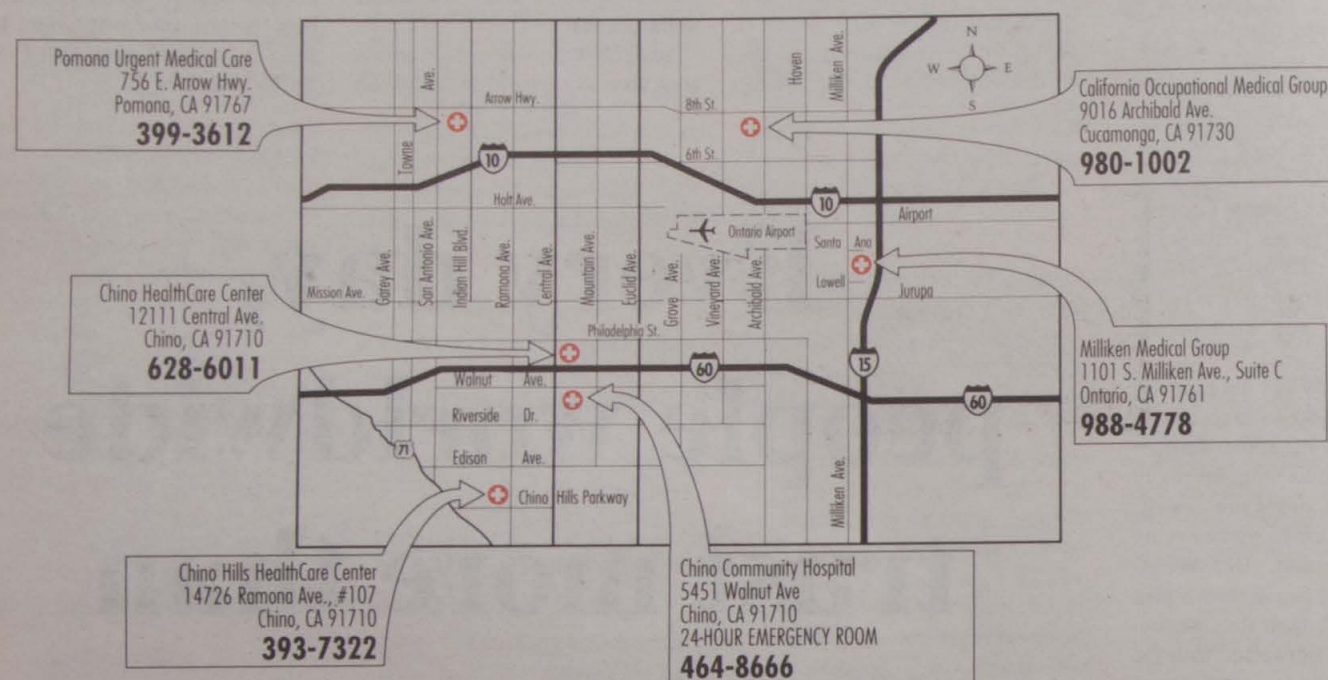
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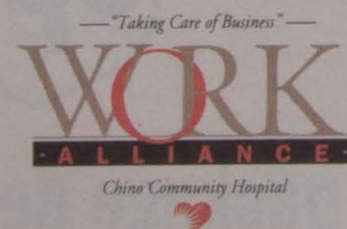
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WOMEN & BUSINESS ADVERTORIAL

Some Successful Women at Directors Speak Out:

Michele "Mike" Scott, senior vice president: "...A lot of business is conducted on a man's social agenda—if a woman goes home to her family, she doesn't have the same kinds of opportunities to win clients and conduct business on the golf course, etc...you have to be very good at what you do. I really think women are very lucky with regard to the times—we at least do have opportunity in America... Directors gives you all the opportunity you can handle."

Alicia Vega-Van der Geld, Sr. Vice President, Residential Administration: "You can't count on knowledge from solely your position or employer...take courses at the local college...be patient—you can't know it all on the first day."

Joyce Bishop, Assistant Vice President: "I began in the mortgage banking business in 1952—I've seen a lot of changes...." To get ahead now, "...you have to want to know all there is to know about your whole business—not just your job...be pro-active in preparing yourself for advancement when the opportunity occurs."

Debbie Young, Vice President, Underwriting: "Don't ever give up—keep at it—never stop learning...find a firm whose people appreciate your talents.... At Directors, I've never really felt the existence of an 'Old Boy' Network."

Cheryl Howe, Vice President, Quality Assurance: "I don't think I've ever expected to be treated any different than a man...it's hard for me to advise women different than men since I don't break it down that way." Instead, she says, "Be willing to be flexible, to change...keep open lines of communication throughout the organization." To ensure a quality family life with her husband, on weekends, "we make dates...the only rule is, we don't talk about work."

Diane Remy, Vice President: "It doesn't matter (at Directors or anywhere else) what sex you are, if you come in and have some brains and

Directors Mortgage: Women's Ladder of Success

prove to people you'll come through for them.... It's very important you find a mentor who realizes the special person you are and will help you up the ladder....There's a lot of talk about motivation, but I believe it comes from within—people will notice superior performance."

Directors Mortgage now employs approximately 770 people at our Riverside corporate office, 83.5% of which are women. A healthy 12.5% of the 770 are women in managerial or supervisory positions.

With more than 2,200 employees located in 30 states, the 29-year-old

firm services more than \$10 billion in mortgages and is one of the largest government and conventional lenders in the U.S.

Directors also tops the list when it comes to helping women climb the Ladder of Success. In fact, while mortgage banking used to be considered a male-dominated industry, it is now much more open to women attaining and excelling in management positions.

Directors supports and encourages women to participate in the Women & Business Expo. The 1993 Women & Business Expo is Thursday, May 27

at the Riverside Convention Center. This year's Expo is dedicated to the enhancement of women's personal growth and business opportunities in the Inland Empire. The Expo will bring together professional women to learn, share ideas and establish quality relationships with other professional women who truly desire to improve the quality of living and doing business in the Inland Empire. For more information regarding the Women & Business Expo, please call (909) 391-1015 ext. #21 or #26. For more information about Directors Mortgage loan programs, call (909) 784-4830. Δ



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The Pursuit of Excellence

want to take the lead...only teamwork will allow you to realize your dreams.

At Directors Mortgage, our management staff has worked together for 17 years, pooling talents and ideas to create mortgage services of maximum benefit to our clients. Since 1976, we have financed the homes of tens of thousands of people, distinguishing us as one of America's largest privately held mortgage bankers. Above all, this attests to our success in responding to the needs of the many Realtors, Builders and individual home buyers we serve.

Relationships are important to us. Trusting, insightful relationships with clients, Progressive, respectful relationships with employees. Long-term alliances at every opportunity.

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WOMEN & BUSINESS

UCR Engineering Dean To Receive Two Honorary Degrees

elord's degree in combined science and her Ph.D. in solid state ionics from De Montfort University in Great Britain.

Worcester Polytechnic Institute (WPI) in Worcester, Mass., will confer to Hackwood an honorary Doctor of Engineering degree at commencement exercises May 22. In awarding the degree, trustees of WPI cited Hackwood's tenure as dean of the first new college of engineering established in the United States in recent years.

De Montfort University in Leicester, England, in July will award Hackwood its Honorary Doctorate of Science recognizing the distinction she has brought to engineering educa-

tion, particularly in the United States.

Hackwood came to UCR in 1989 as founding dean of the College of Engineering, which currently offers degrees in electrical, chemical and environmental engineering and computer science. The college will confer its first undergraduate degrees in June. Δ

Prior to joining UCR, Hackwood was professor of engineering and director of the Center for Robotic Systems in Microelectronics at UC Santa Barbara. She holds seven patents for various robotic inventions and is a past recipient of the AT&T Bell Laboratories' Award for Technology Transfer.

Susan Hackwood, dean of the College of Engineering at the University of California, Riverside, one of only three women known to head engineering colleges in the nation, will be awarded two honorary doctorates in separate commencement ceremonies this spring and summer.

Hackwood, a native of Liverpool, England, earned her bach-

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Inland Empire People

Dellita Kobold was born and raised in Upper Arlington, Ohio, adjacent to the capital city of Columbus and the home of Ohio State University—where she did her major course work for a degree in communications.

For the past four years, Kobold has been the director of marketing for Redlands Medical Group, Inc., a multi-specialty group of 120 private practice physicians practicing in the communities of Redlands, Loma Linda, San Bernardino and Yucaipa.

"I feel that most people don't fully understand their medical insurance and how to maximize their benefits," she says, "so I accepted the challenge to increase patient awareness of how to select a quality physician network and still receive individualized attention."

Kobold enjoys both the multiple responsibilities of marketing a group of physicians of this size, and the supportive nature of all of the Redlands Medical Group employees. Medicine today requires a coordinated effort, especially at the administrative level, she says, and "...RMG instinctively works in harmony and respects one another's strengths as a team member. It's a great group of physicians to work with and to market."

With the Inland Empire being the fastest-growing region in California, Kobold notes that the medical needs of the community are also changing. She shares Redlands Medical Group's commitment to provide quality care

and physician access—with cost containment. Continued attention to these areas of concern, she believes, will help the business and medical communities work more closely together—necessary to develop programs for the healthy workforce of today and tomorrow—the cornerstone for future growth.

Kobold has been married for 23 years to husband, Mike, a pilot for American Airlines. They spent 21 years as an Air Force family, and have two children, Troy, age 20, and Megan, age 15.

The marketing executive's favorite activities include snow skiing, paddle tennis on their backyard court, and a more recent hobby of bare-boat sailing—all of which they do together as a family.

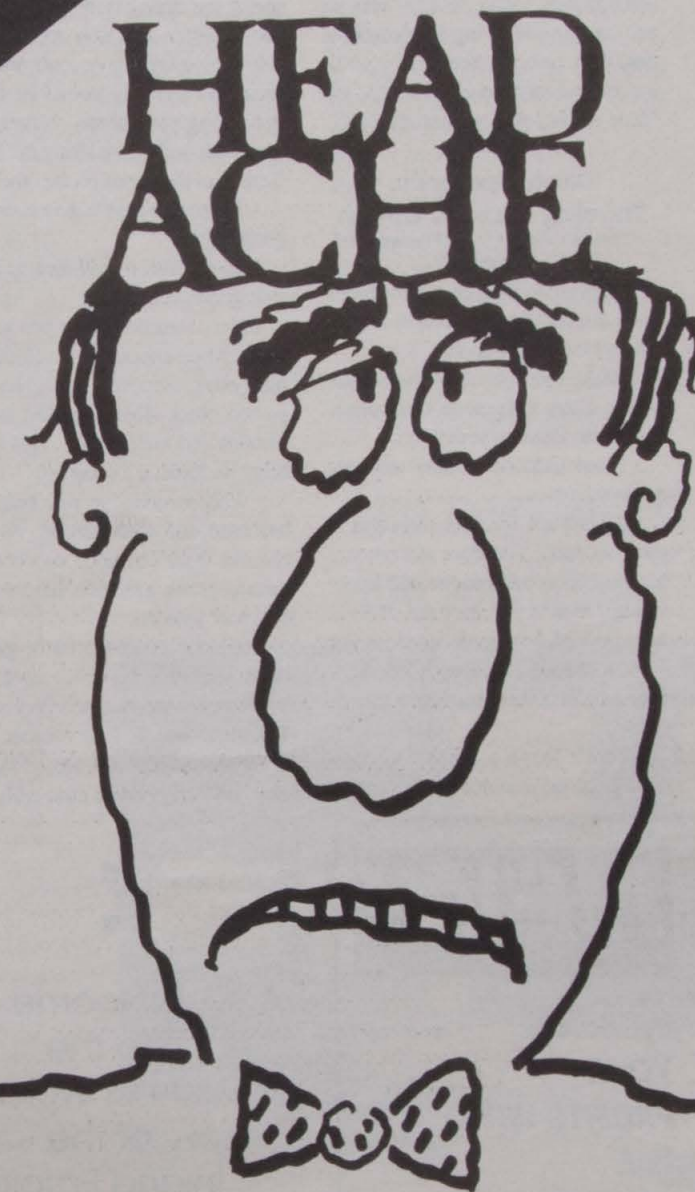
Her local business affiliations include the Redlands Rotary Club and board memberships in the Redlands Educational Partnership Foundation, Redlands Bicycle Classic and California Association of Marketing.

Her management style is reflected in her ability to motivate her peers and subordinates to take on additional hours and responsibilities in support of the marketing goals of the medical group. She has no boundaries when it comes to goal setting and her belief in the potential of others.

Her goal in life is to "...live and work with integrity and to continue to contribute to the community, while pursuing personal career goals." Δ



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WOMEN & BUSINESS

By Camille Bounds, Travel Writer

The '90s have brought the businesswoman into the forefront. More women are holding executive-level positions. Surveys and research shows that by the year 2000 half of all business travelers in the United States will be women.

A current survey shows that, as of today, 40% of all business travelers are women. While conditions have improved for unaccompanied woman travelers in recent years, concerns about safety and security remain.

The average age of the woman business traveler is 43.5 years old. Most hold executive, managerial or supervisory positions and 35% earn \$55,000 or more. With these facts in mind, the airlines, many hotels and car rentals are changing attitudes and accommodating the female traveler, and addressing their likes and dislikes.

Hotels are becoming more aware of the necessary safety factor that must

An Alert for the Business Woman That Travels Alone

be considered to accommodate the woman traveler. Women have been victims in numerous incidents from robbery, rape and murder in well-known large chain properties as well as the smaller budget-type hotels/motels. More security systems and people are being implemented than ever before. You must also be aware and understand some of the "facts of life" when you travel alone.

Safety Tips for the Traveling Business Woman

—compiled from reports of actual hotel incidents

- When checking into your hotel, don't display your valuables or money. Always keep a low profile.
- Make sure your room has a dead-bolt. Carry a doorstop—and use it. Use all the locks on your door.
- Check locks on windows and connecting doors.
- Do not ask for your messages at the front desk. The clerk will ask you for your room number or will know you and look in your key slot. This is a sure tip-off for anyone watching for a room number. Call for your messages from your room or a house phone.
- Don't leave a "make up this room" sign on your doorknob. This is

an open invitation to a thief. Call housekeeping and tell them to advise the staff on your floor that your room may be made up.

- When a room-service order arrives, have the waiter slip the bill under the door before you open the door. Better still, have room service call as your order is en route and have them give you the name of the person delivering your order. Never open your door without verifying the identification of the person on the other side.
- Never accept a room on the ground floor.
- It is never a good idea to invite strangers to your room.
- Have someone escort you to your room when checking in. (Bellman, desk clerk, associate, etc). Have the person check closets, behind shower curtains and under beds. This is not being paranoid, it's being safe.
- When returning to your hotel at a late hour, use valet parking. Always use the front entrance and if valet parking is not available, have a bellman park your car.
- Never park in the lot or garage where you are at risk day or night.
- When requesting your key at the desk, never ask for it by number, only by name—quietly. It's a good idea to keep your key or key-card with you

instead of leaving it at the desk. Most hotels have key-cards that are re-coded after each check-out.

- Instruct desk clerks and phone operators never to give your room number to anyone at any time.
- Avoid carrying large amounts of cash. Always have small bills available for tipping and buying your incidentals at hotel shops.
- Leave your expensive jewelry at home. If you must bring something of exceptional value or large amounts of cash, use the property's safe deposit box. Many hotels now have safes in the rooms with combination locks that can be set by the occupant.
- Do not request a safety deposit box upon check-in. There is usually a great deal of traffic around the check-in area. Call from your room and request details. Keep a low profile.
- Always check for the nearest fire exits.
- Never open a door that feels hot when touched.
- Learn what to do in case of fire. (Instructions are usually posted on the door or inside the closet).

Camille Bounds is the travel editor for Sunrise Publications and a freelance travel writer. Write her with your questions at P.O. Box 1005, Morgan Hill, Calif., 95038.

WOMEN & BUSINESS

By Toni Harkins

In the recent INC. 500 survey the question was asked, "Are today's workers losing the work ethic?" In a surprising critique of corporate leadership, more than two-thirds of the CEOs surveyed said that if there's a productivity problem in this country, don't blame the employees working on the line. U.S. workers aren't wimps, U. S. managers are.

"Mediocre management is epidemic," says Ron Daugherty of Digital Systems Consultants.

Too many managers are promoted from their technical or sales positions because they are good at what they do, not because they know how to manage people. They are made managers with no knowledge of how to motivate, manage or develop people. They usually follow the pattern their manager sets for them and so many times a management culture that doesn't work gets propagated all through the company. Truly, an organization is the lengthened shadow of its leaders.

Sometimes this works and sometimes it doesn't. There are companies that make money with archaic management styles. The president is proud of the growth, yet how profitable could the company be if the management culture got an honest overhauling and the management got hooked on an efficient, effective management style?

The following are ten management principles that, if applied, will give the manager the know-how to turn employees into high performers.

1. The Manager's Job Is to Make Production Easy.

The manager's job is to make production easy. Many managers believe that their job is to tell their people what to do. A spectacular manager of the '90s knows that that doesn't work any more. The manager of the '90s has to perceive the changed role of a good manager, to stop 'being the boss' and to shift his/her role to being the person who helps the employee do a better job.

The Ten Managements: Excellent Management Principles

If you want work to go more smoothly and you want to better motivate your people and move them into high performance, YOU take the responsibility to make production easy for them. Lie awake at night and think through each of your reports and figure out what you can do to help them produce more instead of 'getting into their faces' and demanding performance.

2. People Do What They Know How to Do.

People only do what they know how to do. If a person is doing a

job a certain way, it is because that is the way he knows how to do it. Rather than get continually frustrated, the manager needs to question himself, "Does this person know how to do what needs to be done?" Probably not. Whose responsibility is that? The manager's. Thinking this through will help the manager to run his department more smoothly and greatly reduce his frustration.

3. People Do Things for Their Own Reasons, Not Yours.

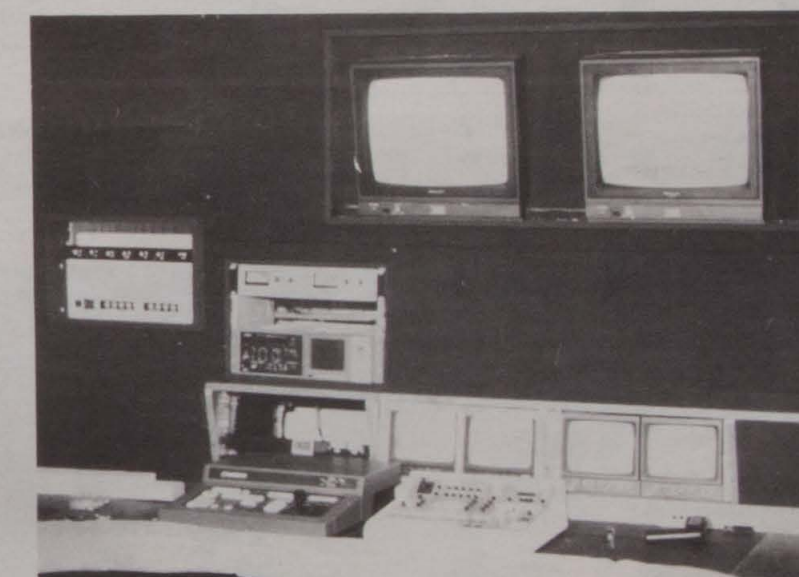
The employee does not work for

the honor and the glory of the company. Please do not think an employee is loyal and will work just because the company wants him to. NO. The employee sees the company he works for as a vehicle for him to meet his personal goals. As much as a company can help a person reach their personal goals, that's how much productive performance the company can expect from that person. Talk to your people about what they want and help them get it. Smart managers know this. They don't talk

Please See Page 64

Excuse #4 For Not Doing A Corporate Video . . .

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Employment Services/Agencies Serving the Inland Empire

Ranked by Number of Offices in the Inland Empire

Company Name Address City, State, Zip	I.E. Offices, Company Wide, Yr. Estab. I.E.	Employees I.E. Prof. Recruiters	# of Searches/Year Search Area Type of Search Fee	Avg. Candidate Salary Range	Services	Top Local Executive Title Phone/Fax
1. AppleOne Employment Svcs. 327 W. Broadway Glendale, CA 91204	7 82 1981	59 7	n/a Inland n/a	n/a	Light Industrial Clerical Professional Management	Doreen Delk Regional Vice President (909) 279-1100/279-1159
2. Remedy, Temp, Inc. 10174 Indiana Avenue Riverside, CA 92503	6 89 1965	52 0	n/a n/a n/a	n/a	Temporaries Permanent Temp-to-Perm	Mariann Rapp Area Leader (909) 354-5595/358-0214
3. Kelly Temporary Services 348 W. Hospitality Lane, Ste. 110 San Bernardino, CA 92408	5 950 1965	19 N/A	n/a n/a n/a	n/a	Temporaries, Temp. to Reg. Mktg., Lt. Ind., Tech., & Tech. Supp.	Thomas J. Richardson District Manager (909) 381-8014/381-9676
4. Manpower Temporary Services 998 N. "D" Street, P.O. Box 791 San Bernardino, CA 92402	5 n/a n/a	n/a n/a	n/a n/a	n/a	Temporaries Business Support	Evelyn Wilcox President (909) 885-3461/885-9969
5. Olsten Temporary Services 268 W. Hospitality Lane, Ste. 107 San Bernardino, CA 92408	4 700 1977	3,000 18	2,000 So. CA, U.S., Canada None	Varies by Skill	Office Automation, Clerical, Accounting, Marketing, Technical	Peter Margarita Senior Vice President (909) 381-2251/889-9892
6. Thomas Temporaries 6700 Indiana Avenue, Ste. 165 Riverside, CA 92506	4 28 1969	19 n/a	n/a n/a n/a	n/a	Clerical Support Light Industrial	Kathy Bolte Area Vice President (909) 686-4111/272-0417
7. Interim Personnel 3633 E. Inland Empire Blvd., #133 Ontario, CA 91764	4 707 n/a	11 3	n/a n/a	\$6.50-11.00	Lt. Industrial Clerical On Premise	Sandra Bolger Regional Director (909) 948-7774/948-1479
8. WCI Employment Service 255 W. Foothill Blvd., Ste. 102 Upland, CA 91786	3 N/A n/a	26 5	75 So. CA Contingent	\$18-60,000	Office, Accounting Legal, Industrial Word Processing	John Litchfield Chairman/CEO (310) 470-6168/470-3924
9. Kimco Personnel Services 3333 Central Avenue, Ste. G Riverside, CA 92506	2 8 1988	15 10	N/A N/A 15%	N/A	Office Industrial Technical	Marilee Burnham Branch Manager (909) 686-3800/686-3810
10. Culver Temporary Workforce 299 W. Foothill Blvd., Ste. 124 Upland, CA 91786	2 n/a n/a	12 N/A	N/A N/A N/A	N/A	Perm/Temp Office Support Sales/Marketing Management	Amy O'Neill General Manager (909) 981-1111/949-3731
11. CDI Temporary Services, Inc. 4100 Central Avenue, Ste. 203 Riverside, CA 92506	1 104 1982	5 n/a	n/a n/a n/a	n/a	Temp./Temp. to Perm. Clerical/Admin. Support Marketing	Bill Welch Division Manager (310) 536-9086/536-0877
12. Helpmates Personnel Services 1181 Magnolia Avenue, Ste. 102 Corona, CA 91719	1 5 1965	3 n/a	n/a n/a n/a	n/a	Light Industrial Office Automation Light Industrial	Dan Struve President (909) 737-1773/737-2033
13. Search West 3401 Centrelake Drive, Ste. 600 Ontario, CA 91764	1 6 1982	20 16	350 n/a Contingency/Retainers	\$35-50,000	Administration-Financial Technical Sales	Nate Reddicks General Manager (909) 986-1966/986-3516
14. Riverside Personnel Svcs., Inc. 3590 Central Avenue, Ste. 200 Riverside, CA 92506	1 1 1978	10 n/a	n/a n/a n/a	n/a	Full/Part-Time Temporary Office Support	S. Mitchell/Z. Beard Co-Owners (909) 788-7900/788-1676
15. United Personnel Services 3040 Saturn Street, Ste. 200 Rancho Cucamonga, CA 91730	1 22 1985	5 2	1,200 N/A N/A	N/A	Temporary & Permanent, Clerical, Light Industrial, Accounting, Technical	Sabelle Thomas Vice President (909) 572-4200/572-4222
16. Mgmt. Recruiters, I.E. Agency 19 E. Citrus Avenue, Ste. 201 Redlands, CA 92373	1 600 1986	3 2	180 USA Contingency	\$40,000/Yr.	Construction Health Care	Maurice R. Meyers President (909) 335-2055/792-4194
17. C/E Search, Inc. 42335 Washington, Ste. E-120 Palm Desert, CA 92260	1 1 1983	40 n/a	1 50 to 100 Retainer/Contingency	\$40,000-80,000/Yr.	Construction Engineering	James E. Brown President (619) 568-3060/779-1304
18. Accountants On Call 1650 Spruce Street Riverside, CA 92507	1 1 N/A	4 2	N/A Riv./San Bern. Cos.	\$30-65,000	Accounting Financial	Vic Shneider President (909) 686-2100/686-2662
19. Princeton Corporate Consultants 630 S. Indian Hill Blvd., Ste. 1 Claremont, CA 91711	1 N/A N/A	5 4	N/A Nationwide Standard-331/3%	\$40,000+	Medical Devices Pharmaceuticals Plastics	Vince Ventura Sr. Vice President (909) 625-3007/621-0315
20. XTRA Help, Inc. 9513 Central Avenue, Ste. A Montclair, CA 91763	1 n/a n/a	4 35	n/a Inland Empire n/a	n/a	Office, Light Industrial, Full-time, Temporary	Pam Dolan Branch Manager (909) 621-2222/624-8440
21. Amvigor Engineering Services 405 E. 25th Street Upland, CA 91786	1 n/a n/a	15 4	200+ USA None	\$50,000	Nuclear Power Plants Petrochem, Utilities	Vijay S. Telikar Director of Engineering (909) 920-5037/920-5040
22. ACTION Business Solutions 2313 E. Philadelphia, Ste. K Ontario, CA 91761	1 n/a n/a	12 0	n/a n/a n/a	n/a	Light Industrial Professional Administrative	Silvia Flores CEO (909) 923-2800/923-4427

N/A = Not Applicable WND = Would Not Disclose n/a = not available The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections and/or additions on company letterhead to: The Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764; Researched by Ann Bones. Copyright 1993 I.E.B.J.

WOMEN & BUSINESS ADVERTORIAL

AppleOne Employment Services is an American-owned, California corporation that has been in business since 1964. In typical "American Success Story" fashion we have grown, not by acquisition, but office by office, and we now have more than 85 offices.

The Inland Empire has grown from one branch in 1984 to seven full-service branches. The offices are located in Diamond Bar, Montclair, Fontana, San Bernardino, Riverside, Corona and Temecula.

Currently we are servicing some 17,000 companies, with annual sales volume in excess of \$120 million. And our client base grows daily.

The Inland Empire branches are committed... To find, To understand and To fulfill the needs of others.

The Inland Region has an outstanding team of talented managers led by Regional Vice President Doreen Delk. Each office has a "Full-Service" staff which includes employment consultants to ensure our "One Call Does it All" philosophy. We service clients in areas of accounting, clerical, secretarial, sales, management, medical front office, technical, travel and light industrial staffing.

AppleOne has recently conducted its third wage, salary & benefits survey covering the entire state of California. The information that AppleOne is compiling will provide clients with valuable human resource information, i.e., salaries, benefits, sick days, vacation days, etc. Be sure to contact us for a copy so that you may compare your company with others in the same industry.

What is "AppleOne Call Does it All?"

Our clients can expect to receive the highest quality of service available. Our service to a client goes beyond, what is expected—and gives what is needed. The flexibility of "AppleOne Call Does it All" means that you only need to make one phone call to have your employment needs fulfilled.

The number of benefits of using "AppleOne Call Does it All" makes quite a list. We customize our service to match your needs, i.e., customized invoices and management reports,

AppleOne Inland Empire ... "One Call Does it All!"

personalized testing and a Specialist On Site, to name just a few.

It is our goal to continually listen to our customers and to provide them with an essential advantage in using AppleOne. We are available 24 hours a day and our high integrity has made us the top-ranking employment service in the Inland Empire. To obtain a personalized custom package for your company, call your nearest AppleOne office.

What Can Applicants Expect From AppleOne?

An applicant seeking a full-time or temporary position can expect a person-

alized interview and thorough evaluation of their skills and needs. Through our extensive networking capabilities between our offices, we will connect them with positions throughout the Inland Empire.

We offer a variety of employee benefits. It is our intention to always develop and maintain a strong relationship with our applicants seeking to work temporary assignments. These benefits include major medical, dental and vision insurance coverage, credit union, 401K Plan and a week's bonus pay upon successful completion of a designated number of hours worked.

Employees have at their disposal our AppleOne word processing training system to learn a variety of software applications. This training is available to them at no charge. We consider our employees our greatest asset and helping them to stay in step with industry changes is very important.

AppleOne's commitment to the companies and people of the Inland Empire is to continue to grow in knowledge of events and ways that will assist our clients and employees with their employment search and needs. Our success increases because PEOPLE will always come FIRST with us! Δ

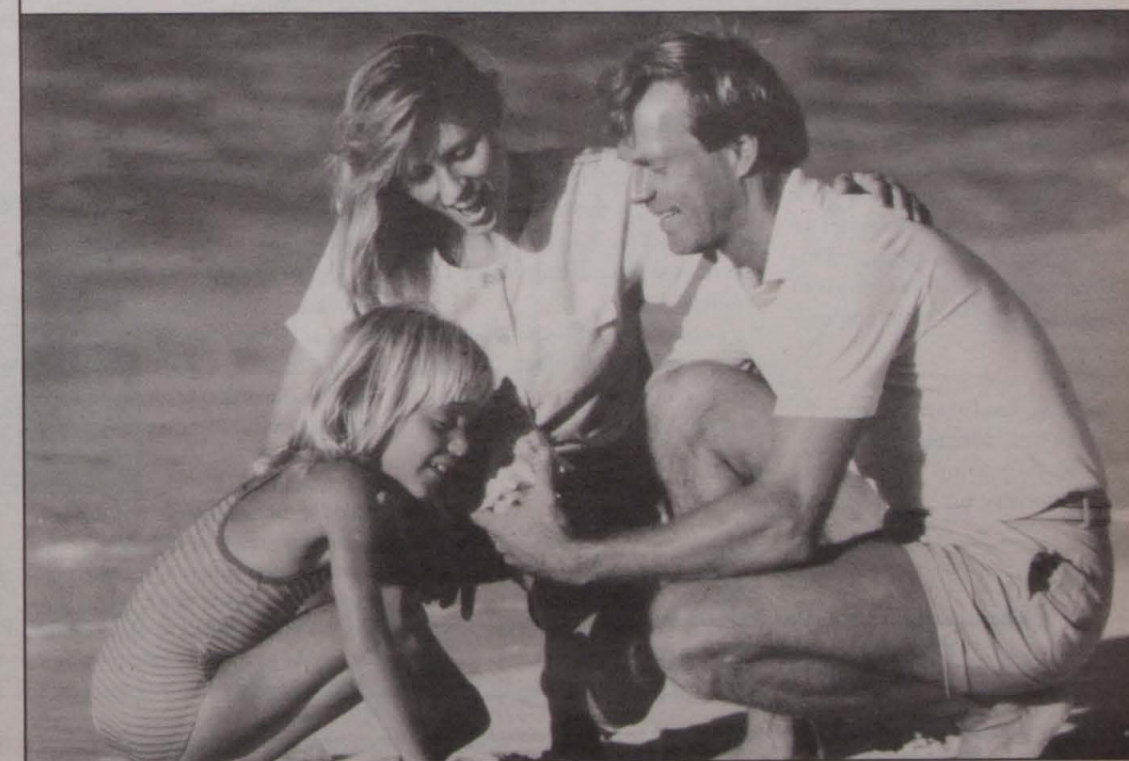


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THE APPLEONE PEOPLE

WOMEN & BUSINESS

Charlotte E. Thompson, M.D.

In these days of trying to fill many roles, our lives as women have become increasingly complex and frantic.

How do we find time to work, raise children, care for elderly parents, help friends and neighbors and then have some time left over for ourselves?

We don't want to be super-women, but would like to be as efficient as possible. And what about our personal lives? Are we being selfish wanting some time for ourselves for a little fun and even to pursue some creative activities? The answer is "No," and it is possible to find ways to have less frantic, full lives if we put ourselves first, learn to say "No," and prioritize.

Many children, parents, friends, employers and employees will take and take if we allow them to. Thus each of us has to discover our own needs, limits and capabilities. This takes work, a great deal of insight, and often some counseling.

Some useful strategies to find a balance are:

- Setting aside 10-15 minutes each day for yourself

Success Strategies for Women—Practical Tips for Doing it All

- Prioritizing each day's jobs
- Streamlining your life
- Saying "No" and meaning it
- Eliminating clutter in your life
- Expecting children, parents, mates, employees and friends to pull their share of the load
- Finding a creative outlet and pursuing it
- Getting some exercise several times a week
- Keeping your sense of humor and taking time to laugh
- Looking at the "broad picture"
- Having a spiritual outlet

Life is like a juggling act where, if one ball is missed, the others will fall also. Once a successful act is perfected, a juggler can add new balls, but this makes a different approach necessary.

Life is like a juggling act where, if one ball is missed, the others will fall also. Once a successful act is perfected, a juggler can add new balls, but this makes a different approach necessary. Short respites from our daily balancing acts do occur, but, for most of us there is constant movement and change.

Keeping up with our lives can be breathless, but there can also be moments of great joy, and our lives are certainly never dull! Δ

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Inland Empire People

Born in Lynwood, and having been raised in nearby Cerritos, Sue Botsford is a native Californian who enjoys water skiing, riding her bike and spending time with her husband and new son.

At work, assisting employer groups with their health care problems and helping employees maximize their benefits is what Botsford, who is senior account manager, commercial sales for FHP Health Care in Riverside, enjoys most.

Having previously worked for an employee brokerage firm for several years, it only seemed natural to her later to go to work for the provider she most often endorsed.

Recently promoted from the company's Cerritos office to cover the Inland Empire and surrounding communities for FHP, she said, "It's a great place to be right now, the vast population coupled with the tremendous growth has made working in

the Inland Empire extremely desirable."

Botsford's management style makes her a natural in the Inland Empire—she's "hand-on" and feels that this style is what lets her really know what her accounts need. In addition, she feels being patient and understanding are necessary traits to successfully work with FHP members.

Botsford enjoys working for a health maintenance organization (HMO), and feels that what they have contributed to the nation and the Inland Empire is significant. "Many people think that health care is something owed to them. Truth is, there are many people out there who can't afford to see the doctor when they need to. I am so proud of FHP Health Care and what they are contributing to the Inland Empire through Senior Plan and Commercial Sales. Caring for people—and seeing their gratitude—is a great reward," she commented. Δ



Inland Empire People

In 1959, Norma M. DeCarli became the first female loan officer in the Inland Empire. The New Jersey-born banker was raised in Upland and is currently assistant vice president and commercial lending, California State Bank (CSB), Ontario.

"Banking always appealed to me," she remarked when reflecting on what brought her into banking, "I felt there would be great opportunity for women to advance in the business world."

DeCarli admits that what made her career enjoyable was that she "... could not resist the challenge to continue my career growth right along with exploring the growth of the Inland Valley. Now that CSB is so close to the Ontario Airport and the new growth, I am able, literally, to see the growth each day."

Not only does DeCarli enjoy servicing Inland Empire clients' banking needs—she relishes the opportunities to vicariously share in their successes.

Her outlook of regional businesses: "We have the largest area for growth, and I sincerely feel after the recession ends

and Ontario Airport is completed, our Inland Empire will far exceed other counties."

With having two adult daughters and three grandchildren, DeCarli enjoys vacations with the families and, most of all, by spending weekends and holidays with the grandchildren.

Her goal in life? "To be successful and have good health for retirement."

DeCarli's management style is "MBWA" (Management by walking around): "Watching the needs of employees and customers," she said.

Important events in her life include becoming the first female bank officer in the Inland Empire—then known as the West End Valley—and becoming the second female branch manager in her community.

Her community service involvements have included Jr. Achievement for local high school students—1966 to 1969; United Way—1966 to 1969, Ontario/Upland as a loan executive; Upland Crime Stopper, original board member—1983 to 1991; National Charity League, Upland - 1965 to 1972. Δ Δ



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WOMEN & BUSINESS ADVERTORIAL

AT&T Celebrates the Women of the Inland Empire

"If you manage and lead by your values, you'll never make the wrong decision"

is Joan Cashia's management philosophy. Cashia is the franchise director for AT&T Commercial Markets in San Bernardino, Riverside, and Orange Counties and is responsible for \$235 million of business long distance revenue, more than 350,000 business customers, a \$13 million expense budget and more than 200 employees, including both an inside and outside sales force.

Cashia aspired to be in an exciting and dynamic business industry. She found this combination at AT&T, where she has the opportunity to work in a major corporation with an outstanding reputation for integrity and valuing its people.

Following her management philosophy, Cashia has on her staff individuals who follow a mindset founded on the value of integrity. Integrity with regard to management, of others and of themselves. Integrity with regard to interaction with peers or subordinates. Integrity with regard to conducting business.

Cashia strives for the advancement of the industry and of the community as well as supporting the advancement of individuals. She enjoys facing the challenge of competition but always keeping in mind the parameters of her own standards of success and personal conscientiousness. That is one of the major reasons she enjoys doing business in the Inland Empire.

Being a native Californian, Cashia feels very much at home in the Inland Empire with the beautiful mountain ranges nestled within a desert environment. As well as being one of the more aesthetic surroundings in Southern California, the area is also one of the fastest growing regions.

Doing business within the Inland Empire allows Cashia and AT&T to become involved with a very exciting community. Not only on a business basis, but also with regard to a very ethnically diverse and culturally diverse region. This aspect "is what makes working here stimulating," she says.

One of the most significant events

for this executive has been her support of the Southern California Conference for Women Business Owners. For the past two years, AT&T has been the major sponsor of this conference that was developed to meet the needs of the increasing numbers of women entrepreneurs in Southern California. The focus of the conference is to help women face the challenges of the day and the decade with confidence and enthusiasm.

This year's conference enjoyed a long list of distinguished guest speakers with widely-varied backgrounds. The event's featured speakers included Gloria Molina, the first Latina in history to be elected to the California State Legislature; Marla Gibbs, seven-time NAACP Image Award winner and four-time Emmy nominee; Anne Marie Gillen, co-founder and owner of Electric Shadow Productions and executive producer of its first film "Fried Green Tomatoes"; and Congresswoman Maxine Waters, second-term United States House of Representatives legislator.

Another organization on which Cashia serves with great pride is California AWED. She serves as a director on the Board for California American Woman's Economic Development Corporation.

Cashia is a woman who places heavy emphasis on her family. She enjoys "old movies," is an avid golfer, and is an active participant in a gourmet cooking club.

Cashia's goal in life is to make a difference to her family, her personal friends, and her business associates. She has certainly achieved this goal in the eyes of those who know her.

Kathi Hinkle wanted the opportunity to assist businesses with their telecommunications needs, thereby allowing their businesses to grow to their maximum potential. That is what brought Hinkle to AT&T. Each day she is given an opportunity to meet and talk with people from all walks of life as well as all types of industries.

Hinkle was born and raised in Philadelphia. She currently is an AT&T account executive and represents AT&T long distance service to small- and medium-sized businesses along the I-10 corridor from Fontana to Palm Springs. She is based in San Bernardino.

Hinkle enjoys working with companies and it gives her considerable pleasure to develop solutions to their various business problems. Selling the quality and value strengths of AT&T is something she thrives on.

Hinkle has found that business owners in the Inland Empire are very willing to listen to and employ new and innovative techniques relative to their communication needs. She feels that they are decisive, sophisticated, progressive, and an absolute joy with whom to work.

Because of the progressive attitudes and the fact that most businesses she consults with are not only doing business in the Inland Empire but also have deep involvement in its growth, this sales professional sees this area as potentially influencing trends in the rest of Southern California.

Hinkle's management style is primarily focused on customer service. She believes that the customer deserves the very best. She also feels a strong responsibility to keep abreast of on-going changes in the many industries that she handles. This allows her to provide the very best to her customers.

Hinkle is divorced. She has three children, Billy 22, Stephanie 24, and Teri 21. She also has two grandchildren, Brent and Paris. She enjoys working in the garden, bowling, and being a grandma. Hinkle has been involved in various chambers of commerce and social organizations throughout her professional career.

The most important event in her life was the birth of her children. They are a constant source of pride and are very supportive in all of her endeavors.

A strong desire to put her business training to work led Alina Sanchez to AT&T where she now manages international accounts. Sanchez began with AT&T following graduation from La Sierra University in Riverside where she earned her bachelor's degree in business administration, cum laude. She first met with AT&T at a University Job Fair and soon after began as an account executive. Last year she moved on to become an international account manager where she works with Inland Empire customers who do business around the world.

Sanchez appreciates the opportunities her work provides her to meet with many diverse customers. She has learned from her most successful clients that customer service must be the highest priority for any business to succeed and excel. She manages her accounts with this in mind and is continuously available to her customers throughout the day.

Working for the best certainly has its rewards, she says. "Most of my

time is spent developing relationships with my customers so that I can provide them with the best communication services." Considering the numerous competitors in the industry with "hard sell" philosophies, Sanchez notes that it is certainly refreshing to be able to work with customers as a partner while providing them with the best service in the industry.

When her pager is off, she spends time with family and friends. She often likes to attend the symphony, travel or spend time at home reading or working in the garden. Lately, she and her fiancé have been busy planning their July wedding. "Life is full of endless opportunity," she says, "and only those who strive to achieve the best enjoy life to its fullest."

The desire to work for a company that has a reputation for being a people-oriented company is what drew Mary L. Cherney to AT&T. AT&T has a long history of building strong relationships with their employees and with their clients. For Cherney this represented a natural partnership.

An account executive with AT&T, Cherney is based in San Bernardino and manages a base of small- and medium-sized customers in the Inland Empire.

She loves her new post of working in the Inland Empire. "People here are unique from many others with whom I have dealt." She especially loves their casual yet progressive approach to business.

Cherney has always been active with small businesses through chamber activities and seminars presented by AT&T. She has delivered training to small businesses including telephone voice and etiquette, telemarketing sales skills, and promotions planning and execution.

Her management style is one of total team involvement. Success to her is when you meet both the needs of your customers as well as the personal goals that you set for yourself. She thinks that the Inland Empire is a terrific place to meet these goals.

Born and raised in Manitowoc, Wisc., this professional woman later moved to the Los Angeles area after getting married. She enjoys traveling, reading, horses, dogs and movies and currently resides in Adelanto.

The most important day in Cherney's life was the day she married her husband and best friend, David. They have been happily married for 9 years. Cherney has no children but considers her Labrador puppy, Dusty, to be a close second. Δ

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WOMEN & BUSINESS

Continued From Page 40

more strict in this regard. Under the federal act, intermittent leave is only available when medically necessary for ill dependents, or when the employee and employer agree with regard to the birth or adoption of a child. California permits intermittent leaves of two weeks duration, and even shorter intermittent leaves for recurring medical treatments.

Use of Accrued Paid Time-off

State Law: An employer may require the employee to use, or an employee may elect to use, any accrued vacation time or other paid accrued time-off that an employee is eligible to take during the otherwise unpaid portion of the family care leave. An employee shall not use accrued sick leave during the period of the family care leave unless mutually agreed to by the employer and the employee.

Federal Law: The federal law allows employers to require employees to first use their paid vacation, personal, or sick leave for any portion of the family care leave for a serious health condition or for the birth or placement of a son or daughter.

Differences: Federal law allows the employer to require the employee to utilize accrued sick leave or vacation during the otherwise unpaid family leave period; state law does not permit the employer to require an employee to use accrued sick leave.

Foreseeability of Leave or Absence

State Law: If an employee's need for leave is foreseeable, the employee shall provide the employer with reasonable advance notice of the need for leave. The most restrictive notice requirement an employer may impose is as follows. If the event necessitating the leave is known to the employee more than 30 days before the need for a leave, the employee shall provide a notice to the employer as soon as he or she learns of the need for a leave and at least 30 days in advance. If the event necessitating the leave becomes known to the employee less than 30 days prior to the need for a leave, the employee shall provide the employer with as much advance notice as possible, but no more than five working days after learning of the need for the leave. Where the need for leave is foreseeable due to planned medical treatments

The Family Medical Leave Act: Its Impact on Women—And Men

or planned supervision of a child, parent or spouse, the employer may require the employee to provide reasonable advance notice of the need for leave and to consult with the employer regarding scheduling so as to minimize disruption of the operations of the employer. The employer must inform its employees of its notice requirements if it intends to require such notice from employees.

Federal Law: If the necessity of leave is foreseeable based on the expected date of birth or placement of a son or daughter, the employee requesting leave must provide the employer with not less than 30 days notice before the date on which the leave is to begin. If the date of birth or placement requires that the leave must begin in less than 30 days, the employee shall provide the employer such notice as is practicable.

In the case that an employee requests the leave in order to care for a spouse, son, daughter or parent with a serious health condition or because of the employee's own serious health condition, the employee has the duty to do the following:

A. Make a reasonable effort to schedule the treatments so as not to disrupt unduly the operations of the employer; and

B. Provide the employer with not less than 30 days notice before the date on which the leave is to begin unless the date of the treatment requires leave to begin in less than thirty days, in which case the employee shall provide such notice as is practicable.

Differences: Federal law generally requires employees to give at least 30 days notice of intention to take a leave. State law generally requires "reasonable advance notice," which might be less than 30 days. Employers can insist on at least 30 days notice under state law by promulgating a notice policy. All notice requirements are subject to permitting shorter notice when the need for leave arises unexpectedly.

14. Certification of Need for Leave Regarding Health Condition.

State Law: An employer may require that an employee's request for leave to care for a child, spouse or parent be supported by certification issued by the health care provider. This certification must include the following:

A. The date on which the serious health condition commenced.

B. The probable duration of the condition.

C. An estimate of the amount of time that the health care provider believes the employee needs to care for the individual requiring the care.

D. A statement that the serious health condition warrants the participation of a family member to provide care during a period of treatment or supervision of the individual requiring care.

Decisions regarding the necessity of

leave are based on a single medical opinion.

Federal Law: An employer may require that any employee requesting leave because of his own serious health condition or to care for a spouse, son, daughter or parent having a serious health condition provide the employer with a certification issued by the health care provider. The certification must state:

A. The date on which the serious health condition commenced.

B. The probable duration of the condition.

C. The appropriate medical facts within the knowledge of the health care provider regarding the condition.

D. If the employee is requesting leave to care for a son, daughter or spouse or parent, a statement that the employee is needed to provide the care and a statement of the amount of time that the employee's care is needed.

E. In the case of an employee requesting leave because of his own serious health condition, a statement that the employee is unable to perform the functions of his or her position.

The employer can require a second medical opinion if the validity of the first medical opinion is questioned. A third and final opinion can be used to resolve any conflict between the first two medical opinions.

Differences: The requirements of the certification are essentially the same except that the federal law includes a provision for employees who need certification regarding their own serious health condition and inability to perform the functions of their job. The federal law also provides for the obtaining of second and third medical opinions if the first medical opinion in the certification is questioned. No such provision exists under state law.

Compensation

State Law: The employer is not required to pay an employee during the leave, except to the extent that the employee is receiving paid vacation or other paid time-off during the family care leave. (See paragraph 12).

Federal Law: Leave granted under the federal act may consist of unpaid leave. An employer may require the employee to use the employee's accrued paid vacation leave or personal leave for any part of the family care leave, for the birth or placement of a son or daughter, the employee's own serious health condition, or the need to care for a spouse, son, daughter or parent in the case of a serious health condition. (See paragraph 12).

Differences: See paragraph 12.

16. Health and Welfare Employee Benefit Plans

State Law: The employee continues

participation, under the same conditions as apply to any other unpaid personal leave, in health, pension and retirement plans and supplemental unemployment benefit plans.

Where the employee continues participation in health and welfare employee benefit plans, the employer may require the employee to pay premiums during the unpaid leave if it does not pay premiums for employees on other unpaid personal leaves. While nonpayment of premiums may result in non-coverage, it does not constitute a break in service. An employee is not required to make payments to pension and retirement plans during an employee's leave.

Federal Law: The employer must maintain coverage under any group health plan for the employee while that employee is on leave, at the employer's expense.

The employee's use of family care leave cannot result in the loss of any employment benefits accrued prior to the date on which the leave began.

Differences: The federal law requires the employer to continue health care benefits during leave as though the employee were still actively employed. In California, the employer can require the employee to pay premiums, unless the employer pays premiums for employees on any other type of unpaid personal leave.

Reinstatement

State Law: An employee is entitled to return to a comparable position with duties, pay, and geographic location similar to the employee's prior position.

Federal Law: Eligible employees returning from leave provided under the federal act are entitled upon return to:

A. The employment position held by the employee when the leave began; or

B. An equivalent position with equivalent benefits, pay, and other terms and conditions of employment.

Differences: These provisions are essentially the same except that the state law specifically references geographic location that is similar to the location of the employee's prior position. This requirement is probably covered under the federal law by the phrase "other terms and conditions of employment."

18. Exceptions to Eligibility for Leave Regarding Spouse or Other Parent's Availability.

State Law: The state act does not require an employer to grant child care if the other parent of the child is unemployed, or is employed but taking family care leave during the same period. Further, the act does not require an employer to grant leave to an employee once the combined total of both parents' childcare leaves exceeds four months in a 24-month period.

Federal Law: In any case in which a

Please See Page 56

WOMEN & BUSINESS

By Nathan Brostrom

When you think about the most critical issues facing women today, perhaps the last to come to mind is defense conversion. But the reality is that cuts in aerospace jobs, military base closures, and an end to the Cold War are hurting women throughout California, particularly in the Inland Empire. To survive, women will have to be a part of the conversion from a defense-dependent economy to the more globally competitive high-tech economy of the future.

California, the largest recipient of federal defense contracts of any state, is now bearing the brunt of cuts in aerospace—and women in Riverside and San Bernardino aren't spared. From its 1988 peak to 1992, defense spending in California was cut by \$9 billion, causing a loss of 126,000 defense-related jobs—a good chunk of them held by women.

The truth is that women have

The Effect of a Changing Economy on Women

been particularly vulnerable to these defense cuts. Since most are the last hired and occupy the lower rungs of the corporate ladder, they are usually the first to go. A recent Los Angeles County survey by the Economic Roundtable found that of all aerospace-related jobs, the lower-paid assemblers suffered the greatest number of job losses from July 1991 through June 1992. In fact, of the more than 5,600 assembly jobs eliminated, 52 percent were held by women. These same aerospace companies, including General Dynamics, TRW, and Lockheed, maintain extensive manufacturing divisions in the Inland Empire.

Likewise, the shutdown of military bases has reduced the number of

California, the largest recipient of federal defense contracts of any state, is now bearing the brunt of cuts in aerospace—and women in Riverside and San Bernardino aren't spared.

civilian jobs held by women. As Nor-

ton Air Force Base approaches its March 1994 closure date, women there will be out of work. Some have already been lucky enough to find employment through the Department of Defense Priority Placement Program, but the majority will be left looking for jobs that simply don't exist in this economic environment. Unless new job opportunities are created, some women will have no alternative but to turn to welfare, adding to the state budget's burden.

California leaders must help our state make the transition from the Cold War to the 21st century by creating new job opportunities and manufacturing industries through a statewide economic conversion strategy. Such a strategy should include incentives for small businesses, research and development, and conversion of military bases into the industries of the future—in communication, transportation and environmental restoration, for instance.

But in pursuing these strategies, leaders must keep in mind that many of those who lose their jobs are women and that their needs will differ from men's. Women especially require child care and maternity leave programs that provide job security if a child gets sick. At the same time,

women should be given opportunities to advance and earn wages comparable to their male counterparts, espe-

California leaders must help our state make the transition from the Cold War to the 21st century by creating new job opportunities and manufacturing industries through a statewide economic conversion strategy.

cially since many are single mothers.

An economic conversion strategy that takes these needs into account will ease the pain for women in the short-term by getting them into the ground floor of new businesses or industries, or enabling them to become entrepreneurs themselves. In the long run, California will benefit by capitalizing on the energy and skills women have to offer. Δ

Nathan Brostrom serves as executive director of the California Industrial Development Financing Advisory Commission, chaired by State Treasurer Kathleen Brown, which helps raise low-cost capital for small manufacturers throughout California.

Inland Empire People

As the new catering manager for Griswold's Entertainment Center, Dea M. Marcano works with all other departments at the former school site to ensure that all banquet events are successful. A majority of her time is spent working with brides-to-be to ensure that their "dream wedding" will become a reality. Marcano brings with her a strong background in sales and community service.



Her sales experience includes her most recent employment with Ceres Products Corporation (a Rain Bird company), where, in addition to administrative duties, she maintained a sales territory which showed 30% growth during her tenure. Her earlier track records with Rain Bird National Sales and The Disney Company were similarly impressive.

Marcano holds a bachelor's degree in communications from California Polytechnic University,

Pomona. While attending Cal Poly, Marcano was the news editor of the campus-based Poly Post, and received the distinguished "Alphie Award" for her service. She was also a member of Sigma Delta Chi, the professional society of journalists.

Born and raised in the area, Marcano taught religious education and involved herself in other liturgical services for Our Lady of Assumption Church in Claremont. Though past jobs have taken her away from this area, Marcano now returns to Claremont and resumes her community involvement.

Griswold's is fortunate to have acquired an employee with such broad and diverse experiences. Marcano looks forward to working with community members to remind them of Griswold's fine food, service, and facilities. Δ

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WOMEN

BUSINESS

ADVERTORIAL

by Mary E. Belles

Already the fastest growing segment of the U.S. economy, it is predicted that women-owned businesses will account for 80% of American businesses by the end of the decade.

As we expand from the "Year of the Woman," into this "Decade of Women," consumers and business professionals alike are shifting into a more personalized contact with those whom they choose to deal.

One way to build and maintain the necessary business relationships to promote

The Family Medical Leave Act

Continued From Page 54

husband and wife entitled to leave under the federal law are employed by the same employer, the aggregate number of work weeks of leave to which both may be entitled may be limited to 12 work weeks during any 12 month period.

Differences: The federal law does not have a provision covering circumstances where the other parent of the child is unemployed. Further, the state act does not specify that the employees have to be employed by the same employer before the number of work weeks to which both employees are entitled may be limited. The federal act limits the aggregate number of work weeks to which both employees are entitled, but only when both spouses are employed by the same employer.

Undue Hardship

State Law: An employer may refuse leave if necessary to prevent undue hardship to the employer's operations. Undue hardship is defined as substantially undermining the employer's ability to operate the business safely, efficiently, or economically.

Federal Law: For salaried employees who are among the highest paid ten percent of employees working for the employer within 75 miles of the facility where the employee works, restoration to the employee's position may be denied if necessary to prevent substantial and grievous economic injury to the operations of the employer. Such hardship must be immediately communicated to the employee already on leave, so the employee can decide whether to immediately return to work.

Differences: Federal law only permits employers a hardship exception to their family leave obligations concerning certain

"Recession-Proof" Your Business—With New Concepts for the '90s

one's own services is to actively participate in networking organizations. Networking organizations are invaluable in helping both newly independent and growing entrepreneurs quickly establish alliances with other business people whom they know and can trust—and who can refer business back to them with confidence.

Women's Referral Service (WRS) is perhaps the most effective networking organization in Southern California. This group's governing philosophy (as worded by Zig Ziglar) teaches: "You can have anything you want . . . if you'll just help enough people get what they want."

WRS also offers concentrated business training with the "How to Market Your Business" workshop. This course was designed by WRS president and founder Nancy Sardella at the height of the recession. Sardella will share some of her 30 years of business and advertising experi-

ence as a featured speaker at the Women in Business Expo.

Important lessons involve overcoming the fears that paralyze business people and keep them from making the necessary decisions, such as increasing advertising budgets during a recession—even though other businesses are cutting back.

Other opportunities to increase visibility include directory advertising. Specialized directories, such as the Women's Yellow Pages and the WRS membership directory, can be especially cost effective when targeting a certain market because of the selective manner in which they are distributed and used. The Women's Yellow Pages, for example, enjoys a loyal readership of persons who want to support the publication and its advertisers. It is also a frequently used resource for large corporations and government agencies who need to do business with women-owned compa-

nies. Since virtually every book gets directed into the hands of someone—and usually several people—who specifically want to use it, it is one way to invest a minimum of advertising dollars where they will do the most for you.

Since 1977, Women's Referral Service and Women's Yellow Pages have been a support system serving entrepreneurs, and consumers in Los Angeles and Orange Counties. They are expanding into the Inland Empire with the launching in Ontario of their 14th networking chapter on June 23.

Women's Referral Service and Women's Yellow Pages consultants may be contacted at (818) 995-6646, (714) 520-4620 and (909) 467-1439. Δ

Belles is a freelance writer for Women's Referral Service and assistant editor for Women's Yellow Pages.

Mentors—A Key To Success

by Barbara Lee Crouch

Why is having a mentor important? If you talk to managers about why they promote people, it is generally because they know someone is good. How do they know someone is good? Through exposure. Exposure is one of the key elements of having a mentor(s). Mentors act as advocates and help provide the visibility that opens

doors. That, in turn, increases opportunities for growth. The concept of sponsoring or mentoring has been around for centuries. It goes back to the apprenticeship systems where novices apprenticed themselves to a "master" in order to learn everything from actual skills to the more subtle tricks of the trade or craft. Some examples are: practice of law, practice of medicine, goldsmithing, blacksmithing, dressmaking, construction trades, barbers, locksmithing, bookkeeping, etc.

In recent years, extensive mentoring research has been conducted. Most people readily agree that mentoring is an important part of the career-building process. Mentors help their proteges learn the ropes and act as role models, trainers, coaches, and referral agents. They provide guidance in understanding corporate priorities and the company political environment.

Formal mentoring programs have been established by large and small companies in recent years. This trend will continue to increase, especially for women, as the U.S. Department of Labor continues to push for the dismantling of the "Glass Ceiling." However, the majority of women will not

have access to such formal programs. I personally did not. However, I can count at least eight people, all men, who have played a very important part in my career development. Some of them I worked for, and others I worked with—inside and outside of organizations.

Friends, neighbors and relatives can all act as mentors. Don't forget spouses; my husband Ralph has always been my main mentor and supporter. Almost any manag-



er inside or outside your company could be your mentor. It just has to be the kind of relationship that clicks. When seeking out a mentor, look for someone that is already functioning as a mentor. The chances are excellent that they have the right motivations and have probably become good at it. A competent mentor is someone you respect, admire and feel comfortable with; a person respected by their peers and supervisors; a person you can trust; a person concerned with the feelings of others; someone who praises work of others; and finally a good teacher and trainer from whom you can learn.

What do mentors look for in a protegee? They look for high achievers, self-motivated individuals, the team player and the dedicated hard worker. My greatest reward acting as a mentor has come from watching talented young people grow and develop both personally and professionally and to have met and surpassed their expectations about their potential. Δ

Barbara Lee Crouch is the Inland Empire Regional Manager of the Merchants and Manufacturers Association, based in Riverside.

WOMEN

BUSINESS

By Bonita Zahara

"I really should read more professional journals." "I really should go to more seminars." "You really should spend more time with the children." "We really should revise our yearly goals and objectives."

"Re-engineering Yourself" is a concept taken from the recent business trend for re-engineering the American workplace. A first step in re-engineering yourself would be to change the shoulds in your life to coulds.

Have you ever noticed what the energy of "shoulding" on yourself feels like? "Shoulding" carries so much negative weight and feels so limiting. Re-engineering yourself starts with taking responsibility for your attitude toward what your work and life could be like.

In the past, job security had to do

with very high degrees of skill at a particular job task. Through advances and changes in technology, specific tasks are becoming obsolete and may no longer be necessary in the workforce. There is an important distinction to be made. People are being displaced not because they are not competent at what they do, but rather because there is no longer a need for what they do. So job security in the '90s means the ability to rapidly learn new technology, new tasks, and stay on top of emerging changes in the workplace.

"Re-engineering" a company has to do with redesigning not only the physical aspects of a business—it also affects the products that are created so that the business can remain viable.

Similarly, you must find ways to keep yourself viable and flexible and useful in the workplace. People who can easily integrate and synthesize new information are going to be a lot quicker to adapt and stand stronger in the face of the winds of change. We must learn how to use and re-engineer ourselves to stay current and ahead of the marketplace.

While business has accepted the responsibility for its redesign, individuals must actively participate in their

Re-Engineering Yourself

own reworking. The old saying, "You can't teach an old dog new tricks" is a relic, an outmoded paradigm that believed in man's limited brain capacity. As the president of New York University said many years ago, "Education is not a trick, and the human mind is not a dog's." The capabilities of the human brain are virtually infinite.

The second step to re-engineering yourself is to open up to the unlimited potential you have to learn and change and grow. Programs like "Awaken the Mind" and "Balancing Life's Choices" teach personal skills that each individual can do to stimulate their mind. Understanding how you access your brain and your personal thinking style improves your ability to process information. Our world is changing at such a rapid rate, we need now to turn the same "productivity improvement" requirements that we placed on business upon ourselves.

It is not a lack of information that is the problem, it is an information overload. "Awaken the Mind" is a whole-brain stimulation program that introduces professional productivity improvements which enable the individual to shift from "old school reading" to "accelerated information accessing."

Another aspect of re-engineering

yourself is redefining your values and priorities. Economic success is no longer enough. The lack of "balance" in our lives is creating what has been called a "tumor of the soul" that can only be healed through re-engineering your personal belief systems. Even though we went through a decade when people were very successful in raising their economic status, they weren't happy as a result. And society isn't necessarily working any better as a result.

"Balancing Life's Choices" has to do with filling those other needs we have as humans and creating a harmony in the aspects of life that are most important to us.

Balancing life's

- C - Could vs. should
- H - Honesty and harmony
- O - Optimistic
- I - Imagination
- C - Commitment
- E - Enthusiasm
- S - Service. Δ

Bonita Zahara is a communications expert and is president of Zahara & Associates. She was raised in Riverside and graduated from J.W. North High School in 1967. She will be presenting two of her national programs at the Women in Business Conference as her first professional engagement in her hometown since she left more than 25 years ago.

Sue Rupp

Inter Valley Health Plan's claims department is one of the smoothest running operations in the industry, thanks to people like Sue Rupp, claims manager. With 15 years of experience in HMO, PPO, indemnity insurance and hospital billing, Rupp uses her experience to increase accuracy, design better audit procedures and introduce more automated services.

Born in Cleveland, Ohio, Rupp graduated from Garfield Heights High School in Garfield Heights and earned her associate of arts degree from Fenn College in Cleveland. She joined Inter Valley last December to spearhead the claims department.

A background in accounting and management gives Rupp the experience to train and manage a large staff—and ensure that payments are made promptly to doctors, hospitals and other medical providers. While IVHP members have the convenience of not receiving claims or medical bills—all

administration of medical claims and payments are handled by the claims department—Rupp's department is proud of the fact that they have never let a backlog accumulate.

What Rupp likes best about her job are the people. Her department includes claims analysts and benefits coordinators who combine backgrounds in medical procedures and terminology with computer literacy to get their jobs done.

When asked what her greatest achievement has been, Rupp replied, "Raising two independent boys alone." Although her sons are grown now, they spend a great deal of time making sure their mom is happy and secure.

Rupp has recently given up her two-and-a-half hour commute from San Diego after finding a place to live in Rancho Cucamonga. She says she's ready to start calling the Inland Empire her home. Δ



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Restaurants: Bittersweet Caffe, Black Angus, El Torito and Spoons Grill & Bar.

Please See Page 67

WOMEN & BUSINESS

by Carol Geffner, Ph.D.

Cathy Brown's career as a successful senior accountant came to a screeching halt, when at age 54 she learned she no longer had a job with one of the nation's Big Eight accounting firms. Although she never had the notion that she would be in the employ of one company throughout her lengthy career, she also never anticipated that she would fall victim to the downsizing phenomenon currently sweeping corporate America.

Roberta Janelle, 50, was Vice President of Personnel at a medium-sized hospital when cost-cutting measures eliminated her position after her organization was acquired by a larger health care chain. Considered by her bosses as a highly productive employee and viewing herself as still in her "prime," she was caught by surprise when she too, with little notice, joined the ranks of the unemployed.

Such scenarios, have become all too familiar to talented, energetic mature individuals as trends toward downsizing, rightsizing, restructuring, and the mergers and acquisitions that have wreaked havoc with the American workforce—the realities of the latest recession—have hit home. Pained by their newfound status as a member of the unemployed, these individuals often recount tales of shock in response to the news of their unemployment. Present statistics estimate the current economic downturn, as compared to the recession of the 1970s, has targeted double the proportion of white collar workers and those aged 35-54.

According to the Bureau of Labor Statistics, only 15% of recently laid off workers expect to return to their prior jobs. Approximately six million people are employed part-time because they cannot find full-time work, and the BLS estimates at least another million have given

up the job search altogether.

Regardless of the argument that mature Americans are a costly commodity when considering compensation, health care and life insurance costs, business is losing one of its most reliable and productive resources. A recent Commonwealth Fund study found that older employees are more dependable, have better work attitudes, job skills, and are absent less often than their younger counterparts. Yet American companies continue to offer "golden parachutes" to their white collar executives, outpace their most experienced workers, and diminish layers of management hierarchies, eliminating scores of positions.



To cope with a possibly-lengthy career search, the mature individual must confront and accept the realities of joblessness. Understanding that the next career position may have lesser status, challenge or compensation than that with which she is familiar is the first major hurdle confronting the newly unemployed.

Successful transition to the next career might require deviating from an earlier career path, returning to school for re-training, acceptance of a position of substantially lower stature or salary, transition into a new discipline at entry level, or embarkation upon an entrepreneurial venture which demands up-front investment of hard-earned savings. Many men and women have discovered great satisfaction with one of these or other alternatives, yet the process always demands tenacity, patience, and a proclivity toward positive thinking.

Reshaping expectations to fit the workplace of the twenty-first century is a precursor to healthy adaptation. The credos of loyalty, security, and corporate paternalism are relics from earlier days, having been replaced by individualism, independence and entrepreneurship. Those who view a career as a series of undulating and continual shifts will be better positioned to activate their job search networks toward them.

Employees of the '90s—employed or not—need to acquire internal coping mechanisms—such as stress and anger management skills, as a buffer against the frustrations and sense of helplessness

often accompanying the loss of a corporate identity.

The relative good news about corporate bloodletting are the stories of those who have made a mandatory, successful leap into new livelihoods later in life. In the manner of the "silver lining within every cloud," their success is testimony to the adventure that latently lurks within every unforeseen corporate massacre, and offers a glimpse into the possibilities awaiting an individual—of any age—making a career transition.

The needs of a mature and highly experienced person are clearly and qualitatively unique. Yet, if it is true that learning is a lifelong process, then it can be proffered that change, painful as it might be, is that which portends both the harshest lessons and the greatest advances for each of us throughout life. Δ

Geffner is director of the Office of Career Services and adjunct professor of management at The Claremont Graduate School, and has had her own management consulting business for 11 years.

Inland Empire Profile Lillian V. Miller



Full name: Lillian V. Miller

Occupation: Real Estate Broker/ Owner University Realty, Loma Linda

Short biography: Born in Washington state, 1925. B.A. in home economics — Walla Walla College, College Place, WA

Family: Three children: Victor Miller, Realtor at University Realty. Craig Miller, Physician in Bend, Oregon. Marcia Trott, M.S. in Nutrition and two grandchildren, Ryan, 11, and Amber, 7, living in Yakima, Washington with husband, David Trott M.D.

Hobbies: Jogging, Birding, Swimming.

Prior career: Social worker for San Bernardino County, aid to needy children.

Affiliations: Board director and honorary life member for the San Bernardino Association of Realtors, Director Emeritus Loma Linda Chamber of Commerce. Board of Directors, League of Woman Voters, Member of Professional Standards Committee and Equal Opportuni-

ties for S.B. Board of Realtors.

Major accomplishments: I feel my major accomplishments in life have been rearing and educating my three children to be good citizens and productive in service for their respective communities.

Personal accomplishments: First and second placing in my age category in major full marathons, Portland, Oregon, Los Angeles, Pigeon Pass, Loma Linda, Long Beach, San Diego and Mission Bay.

Best thing about the Inland Empire: Its proximity to mountains, desert and ocean and comfortable year-round weather.

What is your greatest concern: The deterioration of our environment both physically and culturally.

Last book read: Only have time for *Reader's Digest* and my running magazines.

Favorite drink: Clear, fresh sparkling water.

Last vacation: Just returned from a birding adventure to beautiful Costa Rica.

Favorite restaurant: "The Olive Garden": the food is great, salads fantastic and they are very supportive of running events — Marathons etc.

Residence: Loma Linda

Favorite quote: "Fix your thoughts on what is true and good and right. Think about the things that are pure and lovely, and dwell on the fine, good things in others. Think about all you can praise God for and be glad about." Phil. 4:8 *The Living Bible* Δ

WOMEN & BUSINESS

By Sylvia Murillo and Nancy Battin

Minority and women entrepreneurs often complain that they don't get the money they need to grow their company. More than likely these business people have been turned down for a bank loan because they didn't "qualify" or they didn't provide the bank with information needed to analyze the loan request. When this happens, they sometimes conclude that banks simply don't want to lend them money.

The truth is that many banks have dramatically increased their loans to this market. Banks want to serve the credit needs of minority and women entrepreneurs—in fact, during the past several years, banks have actively been courting

Loans for Women and Minority Businesses are Available—The Law and the Marketplace Both Assure You

them.

Banks are going after this business for several reasons. For one, banks traditionally have a history of community involvement and support, as they strive to be good corporate citizens. Secondly, they view minority and women entrepreneurs as a great business opportunity. And finally, banks are required by law to meet the credit needs of the entire business community they serve, under the 1977 Community Reinvestment Act (CRA).

Perhaps it's the CRA that has most motivated banks to focus their attention on increasing loans to minority and women entrepreneurs. Under its mandate, banks are regularly examined and rated on their track record in providing loans and credit to the community. Ratings range from "outstanding" (which only eight percent of the banks nationwide received this year), to "satisfactory," "needs to improve," or "substantial noncompliance."

If a bank doesn't achieve a rating of at least "satisfactory" (the large majority do achieve at least this high a rating), it is not permitted to open new branches or merge with another bank. Furthermore, a bad rating is no longer something a bank can sweep under its doormat. Since 1990, banks have been required to make their rating and performance evaluation available upon request.

This is all good news for minority and women small business owners. However, it doesn't mean that everyone who requests a loan will receive it. Banks are not venture capitalists: they typically don't provide "start-up" funds, but rather make loans to finance ongoing business activities to those who have a good credit history. Yet many entrepreneurs starting out in business don't understand this and have no idea what they must do to qualify for a loan.

Banks are realizing that if they are going to service this market, they must go the extra mile. So, more and more, banks are providing information and assistance to minority and women entrepreneurs

by getting involved in community outreach. They are organizing many types of activities, from workshops and seminars which help counsel small business owners on business plans, loan packages or credit issues to establishing community task forces which work with local organizations to provide assistance to minority-owned small businesses.

Banks are also holding conferences on small business, cooperating with the Small Business Administration under its guaranteed loan program, and speaking on small business issues to ethnic chambers of commerce and to women's business groups.

Today, minority and women small business owners have a better chance than ever of obtaining the funds they need to succeed in business. The money is there, now they must just qualify for it. And banks are doing their part to help small business owners do just that. Δ

Murillo and Battin are managers of Wells Fargo Bank offices in Ontario and in the Riverside Magnolia Center, respectively.

Inland Empire People

Since she wrote her first news story for a sixth-grade newspaper, Bettye Wells Miller has been hooked on journalism.

"I love to write," she said. "In journalism you meet all kinds of interesting people, and you never stop learning."

Miller joined the staff of *The Desert Sun* in Palm Springs as business editor in June 1992. She has worked in journalism in the Inland Empire for 20 years as a newspaper journalist, freelance writer and instructor at the University of Redlands.

"One of the things I enjoy most about working at *The Desert Sun* is that some of the most influential business leaders in the country have homes here or spend time here," she said. "I've met an incredible variety of people since I came to work here. My seven-year-old son likes to tell his friends that his mom talked to 'the man who owns all the K-marts in the world,' Joe Antonini."

Her philosophy of management, she said, is to "give people direction, tell them what I expect, then let them do it. I'm a great believer in teamwork and personal responsibility."

ty."

Miller, a graduate of USC's School of Journalism, said the Coachella Valley has much to offer besides premiere golf resorts.

"Obviously tourism is the major industry here, followed closely by agriculture," she said. "The valley's economy is seasonal as a result, but there is a growing year-round population here. It's a good place to raise a family. The air is clear, and there's little traffic. It's a busy place, but it's out of the rat race."

When Miller isn't working, she is busy with her children, Matthew, 7, and Sara, 5. She also enjoys reading mysteries and doing counted cross stitch.

Miller said her personal goals are to raise her children to be self-assured, contributing members of society, and to make a difference in her community.

She summarizes, "As business editor, I can help readers make better choices as consumers, provide news they can use and help them feel good about the community they live in." Δ

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WOMEN & BUSINESS ADVERTORIAL

Women & Heart Disease: Equal Opportunity

If you ask a group of women in their 40s and 50s about their major health concerns for the next 10-20 years, most are likely to list breast cancer, osteoporosis and, if they smoke, lung cancer.

The biggest killer of American women

While these are all legitimate concerns, many women fail to recognize the single biggest killer of American women—heart disease. Every year heart disease kills about a quarter of a million American women, compared to 40,500 for breast cancer and 41,600 for lung cancer. Yet the misconception continues that heart disease is a uniquely male problem.

In reality, almost equal numbers of men and women die from atherosclerosis, or hardening of the arteries. The difference is that women tend to develop the disease about 10 years later than men. By age 70, women develop cardiovascular disease at a rate equal to that of men.

Contrary to popular belief, heart disease is usually more severe and more life-threatening in women. A woman's chances of surviving a heart attack are about five to 10 percent lower than a man's.

Often more severe in women

Contrary to popular belief, heart disease is usually more severe and more life-threatening in women. A woman's chances of surviving a heart attack are about five to 10 percent lower than a man's. Women are twice as likely as men to die in the first few weeks after a heart attack and have a higher risk of death following open heart surgery or balloon dilatation.

The reasons for the increased risk are not fully understood, but some

researchers believe that the smaller size of women's arteries may make them more susceptible to clots. The authors of a study at Cedars-Sinai Hospital in Los Angeles found that women in their study were not only older than men, but also sicker.

Women in the study were referred much later in the course of the disease. Men were more likely to have heart surgery after a screening examination; women, after a life-threatening emergency.

In the mistaken belief that heart disease is a male-only malady, women often ignore the early symptoms until the disease has progressed to a dangerous level.

The Women's Health Programs at Redlands Community Hospital has an ongoing educational series that informs women on heart disease, risks and prevention. For more information, contact Donna Cadwalader at the Women's Health Programs, (909) 335-5555.

Cardiac Rehab Leads to Healthy Life

Having had a heart attack, open heart surgery, angioplasty, or suffering from angina, hypertension or any form of heart disease can cause you to feel you can no longer lead a full, productive life.

The Cardiac Rehabilitation Department at Redlands Community Hospital has shown that many patients can and should return to normal living. Working with the patient's personal physician, patients in the hospital's program enter a three-phase recovery program that may continue up to one year.

Exercise sessions, a component of the program, include heart and blood pressure checks during every visit to the Rehab program, weigh in, warm-ups, walking, jogging, biking and arm conditioning.

Most patients enter the program as an in-patient. But if someone is not sure of their cardiac status or wants to know more about the rehabilitation program, they can call for an evaluation.

The evaluation includes history and physical, electrocardiogram, functional activity assessment, psychosocial assessment, nutritional assessment, stress assessment, graded exercise testing, laboratory testing (triglycerides and cholesterol) and life style assessment.

Cardiac Rehab is covered by most insurance plans if the rehabilitation program is completed during the first year after the heart problem



"...women often ignore the early symptoms until the disease has progressed to a dangerous level..."

Dr. Cynthia Ruiz, Redlands Community Hospital

occurred. Check with your HMO, or insurance plan, to verify coverage.

For more information about cardiac rehab, contact Leslee Chavez at Redlands Community Hospital, (909) 335-5618.

Estrogen Therapy Increases "Good" Cholesterol

While estrogen replacement therapy after menopause was known to protect women from heart disease, the reason for the protective effect has not been clearly understood.

A new study indicates that it may be due to an improvement in the ratio of high density lipoprotein (HDL), "good" cholesterol. Over a three-month period, women on low-dose estrogen replacement decreased their levels of LDL ("bad" cholesterol) by 15 percent and increased levels of HDL by 16 percent. Whether this beneficial effect will be maintained with long-term use

remains to be shown.

Aspirin and Women

The Physician's Health Study showed that aspirin was effective in preventing cardiovascular disease in men. However, since the study did not include women, it was unclear whether women would realize the same benefits.

The Nurses' Health Study, in an attempt to answer this question, has looked at aspirin use among more than 87,000 nurses who were free of cardiovascular disease, stroke and cancer at the beginning of the study.

After six years, women who reported taking between one and six aspirin tablets weekly had a lower risk of heart attack than those who did not take aspirin. There was no difference between the two groups in rates of stroke or cardiovascular death. Those who took more than six aspirins had no additional reduction in risk. A

WOMEN & BUSINESS

By Jana Flaig, M.A.

Literally—picture yourself on the front page of a major metropolitan newspaper or on the nightly news.

Attracting free media coverage is easy when you know how to use the editor's formulas and speak the editor's language.

Knowing how your business fits into those formulas and knowing how to talk to the editor is the key.

Editors in both the print and electronic mediums use two basic news formulas.

The editor will decide into which news formula your event fits — hard or soft, dated or undated.

Hard news includes breaking stories of a more serious nature.



This copy is dated as the story develops, and is tomorrow's old news.

Soft news includes a sidebar (a story related to a hard news item) or human interest feature. This copy is either dated as it relates to other stories or by the timing of the event; or is undated because the content may be used as filler at any time.

Shaping your event to tie to a hard news story may increase an editor's interest and your chance of media coverage.

However, you also increase the risk of your event being lost in the wake of the major story.

Unlike the dated sidebar that is bumped to make

room for news updates, your undated story may be released another day to save the editor from "white space" or dead air.

In this way, what undated features lack in immediate appeal, they make up by filling the editor's need for filling news space or airtime.

It is the job of the news editor to decide what is newsworthy and what will interest the media con-

How to Promote Your Business Through News Media Coverage

sumers. The editor's decision is based upon a professionally developed sense called "news judgement."

The editor's perspective is that news people alone possess this judgement. Therefore, when talking to an editor, do not try to tell the editor what is newsworthy. Instead, be prepared to answer the editor's questions:

WHAT is the event and WHY should it be covered? WHO and how many will attend? What is the duration of event and WHEN will there be the most action or visual interest? WHERE is the event taking place? What is the name and phone number of the contact person at the scene?

When talking to editors, do not give a sales pitch for media coverage. Instead, simply call attention to your event.

You may add that you will be available at the contact number. The editor will call you if more information is needed.

Avoid misrepresenting or exaggerating your story as a ploy to attract the editor's attention. Once found out, you will never

again be considered a viable news source.

After appearing in print or on the nightly newscast, your credibility increases. Because the editor chose you as a spokesperson, the media consumers will view you as an expert in your field.

When you successfully attract media coverage by using the editor's formulas and speaking the editor's language, you get free publicity—a powerful and effective way to promote your business. Δ

About the author:
Flaig is a scheduled speaker at the Women's Expo speaking in depth about gaining Program Title: How To Attract News Media Coverage: (Step-By-Step Plan For Promoting Your Business)

A former L.A. TV news reporter and assignment editor, Flaig combines experience with enthusiasm and humor to help businesses and associations promote themselves through the news media.

Flaig is a member of the National Speaker's Association and recipient of NSA's Bronze Microphone Award. She has a M.A. degree in Communications and Media, and is an Associate Professor of Broadcasting Arts and Speech Communication.

We salute the women in our business who were selected 1992 Employees of the Year



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Lilly Tomlin once remarked,
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WOMEN & BUSINESS

by Lynn Martin, former U.S. Secretary of Labor

A family who encouraged education, hard work, and a measure of talent and luck, have given me the opportunity to use my God-given skills. I am a fortunate woman.

Although I came of age in a world of local, state, and national politics, where the good-old-boy network was still alive and well, I learned and I survived. But I could not have done it alone. I was helped immeasurably by people—one was the president of the United States—who were willing to judge me, not by sex, skin color, or religion, but on my ability.

Not every woman, not every minority, is so fortunate. So the Department of Labor—with both eyes on the future and on opportunity and merit—launched its Glass Ceiling Initiative. This included nine corporate management reviews, as well as a number of public awareness and outreach efforts, all designed to ensure that minorities and woman have an equal chance to reach as high, and fly as high as their desires and abilities take them.

Americans believe in merit. Americans believe in opportunity for all citizens. That's why a glass ceiling, where it exists, hinders not only individuals, but society as a whole. It effectively cuts the pool of potential corporate leaders by eliminating more than half of our population. It is the mirror image of quotas. The Glass Ceiling Initiative says, "Reward ability—able minorities, able women."

The bulk of The Report of the Glass Ceiling Initiative deals with pilot studies of the nine corporations, ranging in size from less than 8,000, to more than 300,000 employees and representing a broad range of products and services.

These companies clearly do not define the universe. Yet the evidence suggests that the attitudinal and behavioral barriers identified are a clear indication that the

progress of minorities and women in corporate America is affected by more than qualifications and career choices.

Each company, because of differences in the nature of its business and corporate culture, had different methods for developing individuals and providing them with the kinds of credentials traditionally cited as precursors for corporate advancement. But the companies had one thing in common—they didn't make these opportunities as available to minorities and women. And they didn't monitor those experiences, such as special training or sitting on corporate task forces and committees for equal access.

Word-of-mouth employee networking and mentoring were used by a number of companies to select senior management—methods that, by their very nature, make it easy to ignore or forget that the company must make these decisions.

The Department of Labor—with both eyes on the future and on opportunity and merit—launched its Glass Ceiling Initiative. This included nine corporate management reviews, as well as a number of public awareness and outreach efforts, all designed to ensure that minorities and woman have an equal chance to reach as high, and fly as high as their desires and abilities take them.

sions in a nondiscriminatory manner, and should actively recruit qualified workers from all segments of the labor force. Many companies used executive search firms, but usually forgot to remind firms they wanted a slate of candidates that included qualified individuals from all segments of society.

Most of the companies also failed to integrate equal employment responsibilities throughout the corporate structure. We pointed out that each manager, up to and including the CEO and chairman, needed to be aware of and implement the principles of equal access

and opportunity.

When these lapses were pointed out, most companies responded positively. For instance, one firm initiated a number of innovative, pro-active programs, such as setting up scholarship funds and internship programs for minority and female students, in communities where its plants were located, and establishing special working relationships with outside organizations such as the Urban League.

Where do we go from here?

I used the bully pulpit as Secretary of Labor, to encourage every corporation to develop its own strategy based on its own corporate culture, that will allow all employees to realize their maximum potential while accomplishing corporate goals and objectives.

The Department will continue to meet with business groups, trade and professional organizations, civil rights leaders and other interest groups. We will also act as a clearinghouse and resource of information so that federal contrac-

tors can come to us for help. We will provide guidance and technical assistance to help them meet their CEO/affirmative action obligations.

And finally, we will continue to aggressively enforce the law by conducting corporate management reviews. This will be part of the department's ongoing activity to guarantee that federal contractors live up to their obligations, not to discriminate and to actively recruit, and provide training and advancement opportunities from all segments of society and their workforce.

If our end game is to compete successfully in today's global market, then we have to unleash the full potential of the American workforce. The time has come to tear down, to dismantle, to remove, and to shatter—the Glass Ceiling.

Δ

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Inland Empire People

Marcia J. Williams left San Bernardino County Medical Center's nationally-recognized physician-in-training program after 12 years to work for a manufacturer and increase her marketing experience in the non-medical arena.

But it couldn't keep her away from hospitals. "...it was such a pleasure to work with physicians who dedicated their lives to helping others that I returned to the health-care field and came to Redlands Community Hospital in 1987.

"It is very exciting now that I work at a community hospital, to see the same physicians who were in the training programs still providing healthcare in the Inland Empire."

Williams says she "...enjoys the challenge of providing direction for the hospital's publications and communicating with various publics about the services and programs by Redlands Community Hospital."

She was born in Stockton and raised in San Bernardino, earning her bachelor's degree in business administration from the University of Redlands.

Williams enjoys photography,

especially shooting people and landscapes, preferring color prints to slides. Her husband complains that they can't go anywhere without his wife—editor of the Redlands Chamber Club newsletter—dragging all her camera equipment along.

She is president of the California Inland Counties chapter of the American Marketing Association, and works with the COMPACT program which encourages students to stay in school and graduate from high school. She does volunteer work with the Redlands Chamber of Commerce, Redlands Bicycle Classic and other community organizations.

She was selected as a speaker at the Third Annual Medical Staff Affairs Symposium in 1990 as an authority on the topic "Doing It Right The First Time: Bottom Line Impact of the Physician Referral Program."

Williams wants to help provide a better quality of life for everyone by increasing the accessibility of particularly women and children to health-related programs. Δ



WOMEN & BUSINESS

by Colleen Dudgeon

Stage fright can hit you even if you are not getting ready for a performance at Carnegie Hall. It can strike just as easily at the office, when you are asked to give a business report to co-workers, bosses or clients.

Even if your job does not require giving formal presentations, having a powerful speaking presence can increase your self-confidence and boost your chances for career success.

Lynda Paulson, a communication coach and author in Napa, said good presentation skills "get people ahead. Managers whisper 'That woman is good. She should be in management,' and they walk away impressed with how she handles herself."

The opposite is also true, Paulson said. "You can be the brightest person in the world, somebody who needs and deserves a promotion, but if you don't communicate effectively, you might be passed over."

Working Smart: It's Not What You Know—But How You Say It

Paulson, author of "The Executive Persuader," with Tom Watson, (Lagoon, \$19.95) has been a communication coach for 21 years. Among her clients are executives at AT&T, American Express and IBM.

A common problem people have in delivering a presentation or simply arguing a point with the boss is a fear of making mistakes, said the consultant.

"They perceive they need to behave a certain way. (If they are delivering a presentation) they are stilted. They stand behind a rostrum holding onto the sides, and they don't let the audience see who they really are for fear they'll do something stupid or be embarrassed."

Getting over that fear takes practice and the realization that "little mistakes like saying the wrong word are human."

The most important part of preparing a presentation or getting ready for a meeting with higher-ups is knowing who your audience will be, she said. "Find out all about them and, if possible, ask them directly if they've been spoken to about your topic before and what their response was."

"To have any hope of being heard above all the competing voices, your

presentations have to be so personalized and so attuned to the priorities of your targeted audience that they cannot be ignored."

If other presentations are planned for the same meeting, "talk to the other speakers and look for ways to marry your material to theirs."

Allowing time after your presentation for questions lets your audience know you are in command.

"Make a list of the 10 toughest questions you could be asked and predetermine how you would answer them," she advised.

If a question comes up that you don't understand, Paulson said you should not hesitate to say so.

"You don't have to explain what you don't understand, just make the statement and wait. The next move is up to the questioner."

Trying to lighten the atmosphere of a meeting or conversation by telling a joke isn't always a good idea, Paulson said. "Don't tell a joke just to tell a joke; make sure it has a point and is relevant to what you are speaking about."

Paulson said that an embarrassing meeting or giving a terrible presentation does not mean you should run

from the room in disgrace. "Own up to it by asking to try again. Then go back home, rehearse and come back to redeem yourself."

Among other ways to quell the butterflies before a formal presentation, Paulson suggests:

- Videotape your rehearsals, if possible. This lets you see how the audience perceives your performance. If you appear stiff, it might prompt you to relax.

- Memorize your opening line. "The opening is always the scariest part," so knowing it by heart will help.

- Arrive at the presentation site at least 30 minutes early to check the sound system and to review flip charts or other props you may be using. "This lets you take ownership of the space," Paulson said, adding that you may feel more in charge if you physically rearrange chairs or other furniture in the room. Δ

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Lynda Paulson will be speaking at the Women's Expo in May. She is president of Napa-based Success Strategies Inc., an international consulting firm specializing in communication coaching, management and team-building programs. She is the author of "The Executive Persuader: How to Be a Powerful Speaker."



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WOMEN & BUSINESS

Continued From Page 47

too much about the corporate goals with their people, they talk about what the employee wants out of his job. They encourage them to want more recognition, praise, responsibility and to enjoy team play. Whether employees are paid on production or hourly wages, they view the company as a place where their needs can be met. If their needs are not met, they will leave or they will only do survival production.

4. More of What Doesn't Work, Doesn't Work.

It's quite simple, when you think about it. More of what doesn't work, simply doesn't work. Why keep on doing things that don't get the results you want? We all are creatures of habit. Sometimes we seem incapable of stopping what we do even though it gets us nowhere and we know it. Examine your behavior when dealing with your people. Watch yourself. Ask yourself, "Did I get favorable results the last time I handled this problem this way?" If the answer is, "No," then do something different. If you are getting "A" results, it is because you are doing "A." If you want a new set of results, do "B."

5. Great Managers Constantly Seek to Reduce Uncertainty.

There are three places one can be: winning, losing and don't know. Where do you think most people are? In the "don't know." Look back on times when you were troubled or sad, what were the three little words you used: "I don't know...what to do, where to do, etc."

Uncertainty is a killer of self-esteem and therefore high performance. When employees are not clear on what they are to do, when they are not clear on why they are doing it, performance will be mediocre. One of the basics in employee empowerment is to let the employee know "why" so they can take responsibility and follow through on a particular task without bothering the manager. Long-range

goals, short-range goals, specific parameters and guidelines (out-of-bounds, terminal and operational) need to be communicated to the team of employees just as they are to a team of winning athletes.

6. You Can't Motivate People You Don't Know.

"I don't care how much you know until I know how much you care." Caring about employees enhances motivation. Harvey Mackay says there are 33 things you need to know about your people if you're going to have a superstar team. Find out what they are. Keep a file of 5x8 cards. Keep a card for each person who reports to you. Take time to find out about the children, spouse, interests, hobbies and jot them down on the 5x8s. Refer back to these little bits of information in casual conversation. "How's Billy doing in Little League?" "How are you coming along with saving for that boat?" Let your people know that you care about the things that are important to them. They'll care about what's important to you—your job. They'll make you a VIP in your work world.

7. The Monthly Review Has Four Parts: Goal-Setting, Day-to-Day Coaching, Scorekeeping, The Evaluation.

Can you imagine waiting 90, 180 or even 360 days to be told whether you're doing a good job or not? Can you imagine waiting that long to find out that your work has only been average when you thought you were doing a pretty good job? How demotivating it must be to know that there is no planned forum for heart-to-heart communication with your boss except once a year? Such poverty of thinking on the manager's part—that he does not see his employees as the vehicle for growing his company or department and so only plans a once or twice a year forum for openly discussing how an individual employee can improve the department? No wonder managers hate review time. It's an awful thing to do to a person, when you think about it. Managers keep putting off one of the most powerful motivators in the workplace today and then they do it with fear and trepidation. What lost opportunity! Frequency of reviews—step up the frequency of reviews! Don't lose the chance to find out how valuable

your employees are to you and the chance to tell them about it.

Too many managers have no system for managing personnel. It simply happens. A system of management gives the untrained manager security. He knows that if he follows the system, he can't go too far off the track. The following explains the GAME RULES System of Management and Motivation. It is based on a contract agreed upon by both manager and employee.

Done correctly, a contractual agreement is set up in the beginning of the year. Answer these questions: What are the goals and expectancies for the year and for each month? What does the manager expect from the employee and what does the employee expect from the manager? What on-going coaching does the employee need? When will it take place? How can the employee know whether they are winning or losing? What methods of measurement make sense? How does the employee wish to be measured? What is the important and relevant measure that the employee chooses to be measured by? This is many times difficult. However, if the members of the team and the coach stay with it, keep working on it, the appropriate measurement will appear. This meeting will take about an hour. Once a year. Get written expectancies and signed agreements from both parties. One-on-one.

A 15 minute monthly meeting is one where the coach and employee meet with copies of their GAME RULES, document in hand, then review and discuss how both parties met their expectancies. It is at this meeting that new goals are set for the month and motivation restarts for the upcoming month. Communication is open and friendly. The employee has a forum to bring up touchy issues, problems with other employees, solutions to problems assigned to them and mostly, a chance to bring new ideas for improvement to the table. This is relationship- and participative-management that pays off.

This system should reduce risk of claims of unlawful termination, phony claims to workers' comp and harmful gossip. It is one of those important-but-not-urgent management activities that make some managers stand out way above the rest in a large corpora-

tion. And, it makes the manager/supervisor of the smaller company a most highly respected person. This is job security at its best.

8. Every Task or Behavior Has an Antecedent and a Consequence; The Consequence Is Controlled by the Antecedent. The Manager Controls The Antecedent. These Are the ABCs of Management.

If the manager wants a particular consequence from a behavior, he must think through what the consequences are and set up the antecedent to get the winning behavior.

Example 1: Employee Bob does a wonderful job of problem solving for Customer Smith. Smith is important to the company and he needs his confidence in the company sealed.

Antecedent: "Bob, you're the guy who does such a good job with Customer Smith. She's on the phone right now about her problem order. Can you help me out with this and take care of her with that super customer service you've become famous for?"

Behavior: Bob congenially handles Smith, takes care of the problem and...

Consequence: Bob turns her back into a happy and loyal customer.

Example 2: Manager didn't think through the consequence.

Antecedent: "Bob, pick up the phone. It's that Smith problem again."

Behavior: Bob begrudgingly picks up the phone and tells Smith how he will take care of her.

Consequence: The situation is handled. Bob just does survival communication, gets the job done. Smith is taken care of for the moment, however, a golden opportunity to reaffirm trust in the company and the department is gone.

9. There Are Three Types of Authority: Knowledge, Power, and Contractual Agreement. Which Is the Most Powerful?

Authority of knowledge is quite innocuous. The doctor is the one with the knowledge, so when she tells you to do something, you do it usually without question.

Authority of power is the kind most people have been parented by. It carries with it punishment or the "or else" syndrome. Both encourage

Please See Page 68

WOMEN & BUSINESS

by Anne Boe

Networking starts with a frame of mind and ends with more and better business contacts.

To build your network, it is helpful to become "inverse paranoid": adopt the attitude that the world is conspiring for—rather than against—you. Feeling this way will give you a frame of mind that is completely different from that of most people.

An open, friendly, accepting and helpful attitude will not only give you a better outlook on yourself and others, it will also bring much of the same good will back to you.

Cultivate this attitude and practice the following networking guidelines. You will be delighted by how powerful, how much fun and how resourceful your network will become.

Meet as many people as you can. You have nothing to lose by being friendly. Be loose, talk to people everywhere, both in and out of your business environment. When you fly somewhere, don't just read magazines—talk to the people next to you. There are a thousand and one stories about people getting their "big break" because of an influential person they just happened to meet.

For a networker, a meeting doesn't happen by chance; it is intentional. Don't be afraid of rejection. It's neither fatal nor contagious. If it hap-

pens, don't take it personally; people don't know you well enough to reject you for personal reasons. Even if they did, take it lightly; be realistic — you can't expect to be loved by everyone.

Don't beat around the bush too long. When you meet someone, tell the person your name and what you do for a living. Show an interest in the other person by asking what he or she does. Ask questions that draw the person out. The best questions are those that can't be answered with a "yes" or "no." The easiest way to capture someone's attention is to get the person to talk about himself or herself. It's the favorite subject of most people.

Act like a host or hostess, not like a guest. Think about the role a hostess plays. She makes people comfortable. You can do the same thing no matter where you are. Be a giver, not a taker. Don't wait to be introduced; introduce yourself. The party begins with you. If you are at a function and see that someone has a particular need, offer your assistance. You will be remembered as a very nice, helpful person, not as one of the many who just stood on the sideline.

Keep in touch with people. Networking requires that you systematically follow up leads, introductions and referrals. Nurture your network. Keep your name in front of people, even by just saying "hello." Honor your commitments, no matter how small they seem. If you promise to call at a certain time, do it. There are very few acceptable excuses for being unreliable. People will remember you more by your actions than by your words. A networker takes pride in his or her professionalism.

Be flexible when asking for information, a referral, advice or moral support. Remember, the nature of your relationship with someone determines what you can ask, and how often you can ask for something. If you request something from someone with whom you are not very close, don't be crushed if you get less than you hoped for. Not everyone is as generous as you, and they often will have time constraints or other problems that will prevent them from being completely available.

When doing someone a favor, do it with warmth and generosity. There is nothing worse than saying "yes" while thinking "no." Resentment builds up when you do things you really don't want to. Put yourself in the other person's place and realize that you wouldn't want him or her to say "yes" and then feel resentful.

Give for the sake of giving. Don't cultivate friends and contacts solely for your benefit. With some people, you may do more giving than receiving. It won't be quid pro quo with everyone, but that's the way life and networking is. Giving should be its own reward.

Make networking a lifestyle. Being enthusiastic, helpful, and having the myriad of the other qualities that make

up a good networker can make your life more enjoyable. It's silly and self-defeating to forget about your network after you've reached your goals.

Make believe you are a full-time traveler. When you leave a country, you certainly won't forget the people you've met there. Keeping in touch will not only enrich your life but also ensure having people to visit and a place to stay when you return. Imagine what fun it would be to travel throughout the world knowing people wherever you went. In a very real sense, we're all travelers through life.

Networking is synergistic: the whole is equal to more than the sum of the parts. Each person in your network is the center of his or her own network, this, in turn, increases the outer limit of your own. If you know 20 people and each of them knows 20 people, your network can be extended to include 400 people! Δ

Anne Boe is a leading keynote motivational speaker on networking for career and relationship success, presenting more than 100 speeches/customized in-house business seminars annually across the U.S. and internationally.

She has authored the book, "Is Your 'Net Working?'" and video tapes "Networking for Personal and Financial Growth," and "How to Net Your Playmate." For more information about her book, cassettes or video call 1-800-484-9914 ext. 5609.

Inland Empire People

Current president of the Moreno Valley Chamber of Commerce Aaron Knox wears far more than just that one "hat."

Employed at Harley Knox and Associates since 1989, Knox works to help the firm provide governmental consulting services and community liaison services to land developers.

A short list of his current civic and political activities includes: chairman of the Moreno Valley Business Property Owner's Association, a member of the City of Moreno Valley Economic Development Task Force and board member of the Moreno Valley

Educational Foundation and Moreno Valley Republican Forum. Knox serves also as chairman of the City of Moreno Valley Design Review Board, board member of the Riverside County Private Industry Council and board member of the Riverside County Economic Development Council.

The best thing about the Inland Empire, in his opinion, is its economic growth potential. Meanwhile, his greatest concern—for the short term, anyway—also is the economy.

Knox enjoys sailing, water and snow skiing and scuba diving in his personal time. Δ

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See You at the 1993 Women and Business Expo!

AppleOne

Since When Is "Power" A Four-Letter Word?

By Carol S. Scofield

Power—we all want it—some of us have it—some of us have lost it. When did "power" get to be a four letter word? We all have heard the old adage that power corrupts and most of the time we'd be hard pressed to find anyone who disputes that adage. After all, history and our experience tells us power equals tyranny, taking advantage of others and domination. I think everyone would agree that power misused can be demonstrated in this way. But the power I want to share with you is not against people, but with and for others!

Three types of power have been identified—Knowledge Power, Position Power and Personal Power. In my experience, I know I can always find someone smarter than I am, and we only have to take a look at the mass layoffs happening nationally to know position power is also tenuous. So what's left? OUR PERSONAL POWER!

Everyone has it and NO ONE can take it away! How does Per-

sonal Power manifest itself? We call it charisma, magnetism. When your Personal Power is in place, people want to go the extra mile for you—they give 110%. They don't just comply...they're committed, supportive and excited about what they do.



When your Personal Power "kicks in," you move from the self-conscious to the self-confident. "Kick in" that Personal Power—personal commitment—to yourself, WITHOUT guilt!

Your attitude sets you apart because it is the foundation of Personal Power. If you don't take risks, you'll go unnoticed. People with Personal Power look for solutions. People without Personal Power look for a person or thing to blame. Goal setting gives an added sense of being in control of your life—keeps you focused on getting what you want—it gives you direction. People with Personal Power make things happen. They take the initiative. They seize the opportunities—they don't wait for them to

be offered. People with Personal Power know that to gain power they must empower others. People with Personal Power believe other people are their greatest resource. People with Personal Power have people skills—they're people-sensitive, team builders, they give away responsibility and allow others to win.

Remember, Personal Power sets you apart from the average person. That doesn't make you the "enemy." In my experience, it is sometimes harder for women to come to grips with their Personal Power for fear of "tipping the apple cart," making someone mad, losing a relationship or being described as an "uncaring, ladder-climbing broad." In fact, Personal Power at its best eradi-

cates that illusion that "power" is bad, detrimental.

Personal Power is permanent. No one can take it away—and it is an ongoing process. It requires discipline and more importantly, desire. You can start making a difference today. You're in charge of your life—you get to decide how it will turn out.

Remember, life is a journey, not a destination. Enjoy your trip—enjoy your Personal Power. Δ

Scofield hosts a call-in radio talk show in northern California and is a trainer and public speaker at Expert System Consultants, telephone (916) 273-0534.

INLAND EMPIRE RISK AND INSURANCE MANAGEMENT SOCIETY

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WOMEN
&
BUSINESS

By Ruth Prichard

It's a common complaint: too much month left at the end of the money.

A cash crunch is like a rash. It's painful and embarrassing. Here, more or less in order of malignancy, are some of the conditions that may leave you temporarily or permanently short of cash:

Unrestrained Growth

You're a plastics fabricator whose business has doubled in the last year. The business shows a handsome pre-tax profit, but every payday brings a crisis.

Rx: Growth needs cash. You need stable long-term financing, possibly secured by inventory, receivables or both. With your immediate cash needs met, you also need to set aside time to plan and organize.

High Seasonal Outlays

Like many retailers, you find yourself cash poor as you build up inventory for the prime business months.

Rx: The condition is predictable and benign. Plan ahead to cover those costs from operating revenues, or arrange short-term financing in advance of your needs.

Lack of Inventory Control

Cash is tied up in outdated or slow-

moving inventory.

Rx: Get tough with stock that doesn't sell and move it out, at a loss if necessary. Perhaps your customers' buying patterns have changed. Be observant. Think smart in future purchasing decisions.

Accounts Receivable Out of Control

Asking for payment is sometimes embarrassing; trying to cope without payment is worse.

Rx: Follow up on receivables regularly. Check credit and put new customers on a COD basis if necessary.

Pricing Does Not Reflect All Appropriate Costs

The market will let you know soon enough if your prices are too high. Only your income statement will tell you if your prices are too low.

Rx: Know the average margins in your industry. Be aware of your competition. Shop around for suppliers and negotiate the most favorable terms. Include in your pricing decisions tangible factors, like packaging and delivery, as well as intangible factors, like convenience and service. Be prepared to lose some business if necessary.

Expenses Too High in Relation to Sales

Costs keep going up and you feel powerless to hold them in line. There's a lot of spoilage in your particular business, and no set hours for your employees. They're not as careful with your equipment as you'd like and repair and replacement costs are high.

Rx for a Cash Crunch

Rx: Remember that it may take \$10 or more in sales to put another \$1 in your pocket; saving \$1 in expenses will have the same effect. Be resolute in fighting waste on every level, and that includes pilfering, delays, mistakes and all unnecessary expenses.

Poor and No Tax Planning

It's tax time again and has nothing but bad news for you. You had a good year, but where did all the money go?

Rx: Nothing is harder than to work this year to pay last year's taxes. Setting aside tax reserves requires a willingness to face up to the inevitable and the discipline to go on a financial diet. You'll sleep better when you do.

Owner's Draw Too High

Let's face it, you have certain personal needs and the business has to provide for them.

Rx: Alas, it won't unless the margin of profit is right. A business, like an individual, has financial needs; it requires its own cash reserves. Stripping it for your personal use is counterproductive in the long run.

Heavy Debt Repayments

You undertook an expansion that was expensive in terms of capital improvements and equipment purchases; operating income, while growing, is swallowed up in loan payments.

Rx: This condition resulted from a failure to recognize that profitability and cash flow, while related, are not identical—and must both be considered in making busi-

ness decisions. Assuming the original decision was a good one, some temporary financing or refinancing will see you through the tight places. However, some debt burdens, undertaken rashly, may be enough to sink your business and you with it.

Low Sales, High Fixed Expenses

You did your homework, put together your business plan, opened your business with high hopes. Somehow, it's not working out the way you'd expected. You're stuck with an expensive lease and no customers. You're following through on your marketing plan, you've taken the best advice you can find, but to no avail.

Rx: This is a tough one. Almost universally, new business owners overestimate sales revenues and underestimate the time required to break even. Bankruptcy is not a happy alternative. Forget about saving face and cut your losses before you've invested all your resources in a losing venture.

You may be suffering from more than one of these painful conditions. Perhaps you're working so hard and feeling so stressed that you don't take the time to understand the cause. Consult an outsider whose common sense and objectivity you trust to spot the factors you may overlook. Δ

Ruth Prichard is a consultant and personal coach to the owners of small businesses. She thinks of herself as a "family practitioner" in diagnosing and devising solutions to organizational problems. She may be telephoned at (707) 539-4295.

The Family Medical Leave Act: Its Impact on Women—And Men

Continued From Page 56

Relationship to Other Statutes and Agreements

State Law: Nothing in the state law exempts an employer from having to comply with more generous leave terms required by federal law.

Federal Law: The federal act provides that nothing in the act shall be construed to modify or affect any federal or state law prohibiting discrimination based on race, religion, color, national origin, sex, age or disability. Further, the federal law should not be construed to supersede any provision of any state or local law that provides greater family leave rights than the rights established under the federal act. The federal act encourages more generous leave policies and states that it shall not be construed to diminish the obligation of an employer, to comply with collective bargaining agreements or employee benefit programs that provide greater family leave rights to employees than the rights estab-

lished under the act. However, the rights established under the federal act can not be diminished by any collective bargaining agreement or employment benefit program or plan.

Differences: Employers must comply with the more generous requirements found in each law.

Civil Service Employees

State Law: The act imposes the family care leave requirements on any person or group having authority to make appointments to positions in the state civil service ("appointing authorities"). An appointing authority's obligation to provide leave other than for birth or adoption, resulting in costs incurred by the State, is contingent upon provision in the Annual Budget Act.

Federal Law: Title II of the federal law extends coverage of the act to federal civil service employees.

Regulations

State Law: The Fair Employment and Housing Commission has promulgated regulations including explanations of the following:

A. The length of time necessary for appropriate advance notice for leave requests (see paragraph 13);

B. Appropriate minimum duration of family care leave (see paragraph 11);

C. Definition of undue hardship (see paragraph 18);

D. What accommodation of an employee's family care rights, short of granting a leave, would be reasonable.

The regulations were adopted on November 18, 1992 and approved by the Office of Administrative Law on February 9, 1993.

Federal Law: The Secretary of Labor is required to issue interpretive regulations by June 5, 1993.

Differences: State regulations are out, but federal regulations may not be avail-

able until June 5, 1993.

Pregnancy Leave

State Law: Unless employer and employee agree otherwise, an employee may take no more than one month leave under the act when taken in conjunction with the maximum four pregnancy disability leave under Section 12945 of the Government Code. For pregnancy disability leaves of less than the maximum four months, the regulations create a rebuttable presumption that it is an undue hardship for employees to request a family care leave which causes the combined pregnancy and family leaves to exceed a total of five months.

Federal Law: No comparable provision. This material should be viewed only as a general summary of the law and not as a substitute for legal consultation in a particular case. Not every exception and qualification contained in the subject laws is referenced in this summary. Δ

WOMEN & BUSINESS

Continued From Page 64

age minimal performance and a "have to" mentality. Morale is then a problem. Low morale among employees is a very costly expenditure.

Authority of contractual agreements carries the authority that sticks. It has clout and power. It comes from two sources rather than one. It streams from agreement of two parties and commitment from both sides. A manager can have it all if he so chooses using contractual agreement as his main source of power. This is why employee review comments described above are so valuable.

10. The "Wonderful People" Theory.

Start all your interactions with

Key Issues and Legislation

by Sen. Barbara Boxer

Many key issues face women today, and our nation as a whole. Our country needs to reverse a decade of neglect, starting with full funding of Head Start, the Women, Infants and Children Program and childhood immunizations. California's economy is suffering and unemployment is 9.4 percent. We must work to bring back the California dream of education and jobs and safe communities—and do it now. We know that we can offer young people a chance to work this summer, and get them on the path to productivity. I've supported legislation to help stimulate jobs and investments in our inner-cities and I'm working to end redlining, the practice of discriminating against credit-worthy, low-income investors.

We need health care reform which provides adequate coverage to meet all of our needs, including women and children. I recently met with Hillary Rodham Clinton to discuss the specific needs for California's workers and families. The Clinton Administration plans to announce its health care reform package next month and I'm hope-

ful that it will address the very urgent need to provide accessible and affordable health care for every American. I supported the NIH bill reauthorization to fund critical medical research programs, including cancer and AIDS. This bill raises women's health issues to new levels of importance in areas of research and clinical trials.

I am the co-author of the Violence Against Women Act. This legislation will increase penalties for violent crime against women, help protect women from abusive spouses and increase education about prevention. I also recently introduced an Anti-Stalking Crime Bill that will make stalking, a form of harassment, a federal crime and establish set penalties. This legislation sends a message that we can't and won't tolerate this threatening behavior.

These are some of the specific things the federal government must do to improve the lives of people in California and in America. I'm honored to represent our state and I'll continue working hard to be an effective leader for all Californians. Δ



The Ten Managements: Excellence Management Principles

everyone you work with believing that everyone is a wonderful person. When you think about it, you really have no other choice if you want high performance from your people.

If you believe your people are slugs, you will deal with them as slugs and they will give you slug performance, which equals minimal productivity and many other morale problems. If you believe that everyone you meet is a wonderful person, you will work with them at their highest expectation level. They will rise to the occasion if they are respected. They and you will recognize each other as people who have value, worth and dignity. People whose value, worth and dignity is communicated to them by their managers will work hard and perform at high levels.

Human beings are reactive. Treated respectfully and in a friendly manner, the employee will respond and treat others as the manager treats him. Treated as insignificant and useless, the employee will respond likewise with those he

meets, including the almighty customer.

The management of people is an honor. It takes tremendous maturity and courage to do it well. The effective manager is able to put his ego on the back burner and handle his people problems with ease.

Managers have incredible power over the lives and families of the people who report to them. They can make or break people and their careers. They can make or break days, weeks and even years of employment. You have a choice. You can make peace or chaos, build

up or tear down, create high performance or survival performance, create calm or frustration. You can have revenge mentality, or teamwork mentality. You can cause pride in others, or cause low self-esteem. What is your choice? How can you optimize your talents to enlarge the potential of the people who work for you? How can you turn company's payroll dollar into a high-paying investment? How can you further your career and move up the corporate ladder? Make the TEN MANagements your personal management system. Δ

An Important Issue Facing Women

Barbara Crutchfield George
Interim Associate Dean and
Professor, Department of Finance,
Real Estate and Law
College of Business Administration
California State University, Long
Beach

One problem that continues to plague women who choose one of the fields of business administration as an undergraduate major (e.g., accounting, finance) is that there is a lack of role models in their classrooms. Women are still woefully underrepresented in the professorial ranks at B-schools throughout the country.

Despite the tremendous rise in numbers of the women students within the B-school, from a meager 10% in the early 1970s to almost 50% in the 1990s at the undergraduate and MBA levels, this is not reflected in the number of women hired to teach at the university level. In the areas of accounting, marketing, and management, the availability for staffing of women with an appropriate terminal degree, the Ph.D. or D.B.A., for teaching at the university level is 40% or greater. In the areas of finance and information systems availability is 30%. Yet, faculties will typically have less than 10% women.

One reason for this disparity is that top level women are in great demand and can command high salaries in the corporate market. Another reason is that it is difficult for women to obtain offers for tenure-track university positions. If they are successful in being hired, it is even more diffi-

cult to attain the prized status of tenure (i.e., permanent status so that the faculty member cannot be discharged without cause) from the usually all-male review committees. It can be a vicious circle because women are not hired and, hence, are not able to progress to the key positions to help other qualified women. Worsening the matter, universities are now being downsized because of budgetary constraints and few new faculty members, female or male, are being hired.

The message being sent to women B-school students is that this is a male dominated world. The lack of women professors in the classrooms creates an attitude toward women in professional roles that is likely to detrimentally affect both male and female graduates in their business careers: when new business graduates only see women at a professional level when they actually begin their careers, the unfamiliarity can breed unfounded criticisms about style and manner.

This is not a problem that can be solved immediately. It is first a matter of recognizing that the problem exists and the possible long-term effect the situation can have on students. Alumni can help by asking the president of their alma maters about the situation that exists on their campuses. Alumni should ask their universities to take positive steps toward actively recruiting and hiring women to present a more balanced portrayal of the role that they ultimately play in the business world. Δ

WOMEN & BUSINESS

by Diana L. James

As women challenge and overturn the traditional male-dominated status quo, men are responding with a mixture of admiration that shouts, "Go for it!" and hesitation that whimpers, "Hey, wait—not so fast!"

During this transition to a workable gender-balance, what's needed is training in teamwork, discarding gender stereotypes and perceptive communication.

When men and women work together as a team, their attitudes become collaborative rather than competitive. This results in higher productivity and a less stressful environment.

The second step is to stretch and open the mind. People cannot work harmoniously together if each is convinced that the behavior of the other needs to be changed. Yet that often happens with men and women



in work—and marriage—environments. The more we learn about gender characteristics, the easier it becomes to accept differing behaviors as natural instead of as part of some calculated competitive strategy.

The final step is perceptive communication. Perception checking has three steps: first, describe the behavior that bothers you or that you do not understand. Next, you give two or more possible interpretations of that behavior. And finally, you ask for feedback as to the correct interpretation.

Using this method in mixed gender communication eliminates misunderstandings, false assumptions and wasted time.

Men and women can develop attitudes that are collaborative and constructive rather than antagonistic. Working together harmoniously can be an unbeatable asset in any organization. Δ

James is a keynote and session speaker specializing in customer service, communication and performance improvement. Her Expo Program Title is: "Women In The '90s—The Emerging Gender Balance In Business"



costly mistakes. You need sufficient capital for start-up costs as well as the ongoing expenses of office rentals, furniture and equipment, as well as payroll for your employees. And today with the economy in the shape it is in, banks are even more conservative in loaning money to anyone. Because women are often still not considered equal to men in operating and managing a business, money becomes a very serious problem.

With the business world changing as fast as it is today, women need to research their marketing plans and look at what the different trends are in order to keep up with their competitors. And in doing this, even the smallest changes that are made can be costly and can cause a business to fail. Until this issue is resolved for women that I meet in my travels around the country, I will consider this to be one of the major problems in women and minority business growth. Δ

in work—and marriage—environments. The more we learn about gender characteristics, the easier it becomes to accept differing behaviors as natural instead of as part of some calculated competitive strategy.

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Men and women can develop attitudes that are collaborative and constructive rather than antagonistic. Working together harmoniously can be an unbeatable asset in any organization. Δ

The Emerging Gender Balance in Business

Getting Back Together: (Re)Designing Your Relationship and Making It Last

(Bettie B. Youngs, Ph. D., Ed.D., Masa Goetz, Ph.D.)

Although much has been written on how to survive the ending of a relationship, there is little direction on how to successfully move it beyond a struggling stage or re-enter a relationship that was ended. "Trying harder" doesn't always work. A troubled relationship can be repaired (today, nearly 17% of divorced couple remarry each other) but it won't happen by just wishing things were the way they used to be. From acute pain of breaking up, through turmoil of change during separation, to growth and recommitment, this program shows the way back to a revitalized and deeply loving relationship. This helpful and compassionate cassette is a blueprint for dealing with a troubled or broken relationship and creating a healthy one.

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WOMEN & BUSINESS ADVERTORIAL

Growth is the name of the game these days at Parkview Community Hospital in Riverside. Ever since plans for a new patient care complex expansion were announced last fall—shortly after Riverside Medical Clinic switched to Parkview for their inpatient services—the atmosphere has crackled with the optimism of new and growing programs, services, capabilities and vision for gearing up to meet future healthcare needs of the community.

Programs newly started or expanded include the following:

- * Emergency Department Annex ("Fast Track") expedites examination and treatment of all patients by allowing the less critically ill or injured to be seen rapidly in the Annex.

- * Regional Problem Wound Care Services—persons who have wounds that won't heal with normal care are encouraged to come in for a consultation—particularly if the affected limb is in danger of amputation.

- * Parkview's Center for Occupational Medicine (PCOM) outgrew its former first-floor suite at the 9041 Magnolia Building and in March moved up into two

Growth Equals Progress Equals More Service to the Community—at Parkview Community Hospital

suites on the third floor, more than doubling its former space. Shortly thereafter, the hospital purchased another patient transportation van—one dedicated to

the quality of their lives. People who have had diabetes for years are usually surprised at how much they learn in the outpatient program.

The DTC last year was honored by the Inland Empire Chapter of the American Diabetes Association for outstanding service to the community.

- * Curtis Cancer Center, a community-based comprehensive cancer treatment center, is a major asset to the hospital cancer program. The dedicated staff includes two full-time certified oncology nurses plus two medical oncologists/hematologists. Knowing that fear and confusion are often the initial response following the diagnosis of cancer,

the oncology nurse explains what medicines will be used, how they

than 300 new babies every month to the world. The broad range of services start with the complimentary Maternity Teas, which feature enjoyable and informative presentations, held several times each month. Tours of the maternity unit include visits to all delivery settings—labor/delivery/recovery (LDR) rooms, traditional labor rooms, and Caesarean Section suites. Throughout the program, the emphasis is upon personal attention and expert hands-on care.

- * Our Neonatal Intensive Care Services (NICU), is prepared for high-risk deliveries and whatever unexpected complications may arise. Ready for any emergency need, it is equipped for continuous care of high-risk critically ill infants. We have 24-hour in-house neonatology coverage and a team of specially trained nurses and respiratory therapists to care for infants with special needs.

- * Community Service: As a community hospital, Parkview is committed to being an active healthcare resource for people of all ages. Just some of the activities through which Parkview routinely reaches out to the community are the Health Fair Expo, Kids Care Fair, Flu Vaccine Clinic, Cancer Screenings, Childbirth Classes, Physician Referral Services. Δ



Dr. Deo Martinez, medical director of the Diabetes Treatment Center, is shown with two young patients who have received insulin pumps.

give priority to employees of PCOM's client companies. PCOM provides for quality medical care 24 hours a day for work-related injuries and illness. All communications, paperwork and referrals go directly back to the clinic, which bills promptly for all aspects of employee care at Parkview and assures that all fees are billed at or below the recommended fee schedule of the Division of Workers' Compensation.

- * Diabetes Treatment Center—the DTC joined Parkview in early 1990 and since then has provided a center of excellence for thousands of community members with diabetes. Through inpatient and outpatient services, patients are taught to be as independent as possible. Informed patients are better able to avoid complications that might shorten or reduce



Technology with tenderness: special treatment of newborns in the Neonatal Intensive Care Unit

will be administered and possible side effects they may experience. At this conference, a support partner is established. The support partner is encouraged to come to all physician visits and be with the patient during chemotherapy.

- * "Baby's on the Way" Maternity Services introduce more



The computerized, state-of-the-art Biodex isokinetic lift is one of the job function tests offered by the Occupational Medicine/Rehabilitation departments.

Corporate Profile



An easy way to distinguish Koi from goldfish—Koi have little whiskers on either side of their mouth.

Van Ness Water Gardens Celebrates 60th Anniversary in Business

In the early 1930s, Robert Van Ness began constructing stone and cement ponds with large granite boulder waterfalls on a site near the foothills of the San Gabriel mountains in Upland, California, with plans to breed goldfish. His wife, an avid gardener, planted colorful water lilies in the newly constructed goldfish ponds. These spectacular flowers, unfamiliar to many people during those years,



Considered the finest night bloomer by many growers, "Sir Galahad" will win any lady's heart.

were soon in demand by passersby. What started as a goldfish breeding business naturally evolved into a water gardening business.

Today, Van Ness Water Gardens is one of the world's largest suppliers of aquatic plants. The 112 garden ponds located on the 1-1/4 acre site at 2460 North Euclid Avenue exhibit more than 300 types of water lilies, 100 types of other aquatic plants, goldfish, and koi of

all colors and sizes.

After many trips to the gardens to purchase water lilies and supplies from their Van Ness cousins, Ted and Louella Uber decided to purchase Van Ness Water Gardens in 1952. They moved into the cottage located on the premises with their three children—Ed, JoAnn and William. From this time on, the gardens became a family project, with parents and children working to build up the business.

"No books were available on water gardening during those days, so customers would ask questions and we'd work together to find the answers and solutions," said Louella Uber.

In 1974, after 22 years in the water gardening business, the senior Ubers were ready to retire. Their youngest son, William, and his wife, Carolyn, began managing the company, then purchased it in 1976.

Ted and Louella continue to serve in an advisory capacity. JoAnn raises lilies and Ed produces filters and pond sweeps.

Under the direction of William and Carolyn Uber, the business began its development into a major water garden supplier. Business functions and capabilities were expanded with computer systems. The company's water garden catalog grew to 55 full-color pages. In addition to photos of water lilies, aquatic plants and supplies, the cat-

Van Ness Water Gardens

alog is filled with how-to information on all facets of water gardening.

Today, more than 30,000 catalogs are mailed annually. Water Visions '93, the latest color-illustrated catalog, is available for \$4 per copy. Water Gardening Basics, written by William Uber, was published in 1987 as one of the few water gardening books written by an American. The book is now in its second printing.

Van Ness Water Gardens is located at 2460 North Euclid Avenue, Upland, California 91786-1199, telephone 909-982-2425. Δ



Water Gardening Firm Adds New Twist to Consultation Services

With communication and fast information, the earmarks of the '90s, Van Ness Water Gardens is certain to capture a new market of water gardeners. The firm has developed a unique approach to customer service by providing a videotape/telephone consulting service for water gardeners.

Because each water garden develops its own individual personality, Van Ness Water Gardens wanted a way to visually connect with their customers around the world. According to owner William Uber, his company has found the way through video consulting. He enjoys viewing the tapes and solving the problems.

"Each water garden evolves in its own individual ecosystem which is determined by several factors including location, climate, construction materials, design, water features, and the type and number of plants and fish," said Uber. "Because so many determining factors are involved, there isn't always a quick answer to water gardening problems: why one person's pond water turns green overnight, why someone else's fish die off for no apparent reason, or why another gardener's waterfall doesn't achieve the right effect."

The concept of water gardening video consultation is really quite simple, according to Uber. The pond's owner is asked to make a VHS videotape of his or her water

garden, showing a view of the entire landscape and the pond in particular. The owner then zooms in on any areas of concern—construction, plumbing, pumps, filters, fountains, location, pond balance, selection and care of water lilies and aquatic plants, fish, or any other home or commercial water garden application.

While videotaping, the pond owner gives a running commentary describing the situation and explaining his or her particular water gardening concern or problem. Before mailing in the videotape, Uber also asks the pond owner to include written information of the pond's dimensions, location, construction, as well as the owner's name and phone number.

Each videotape is carefully reviewed and researched by the professionals at Van Ness Water Gardens. Once the staff determines a solution to the problem, the customer receives a personal phone consultation.

With most gardening consultants charging anywhere from \$50 to \$200 an hour for on-site consultation, the price of \$19.95 for the Van Ness Water Gardens videotape consultation is certainly reasonable and very accessible.

The Van Ness Water Gardens phone number is 909-982-2425. The Gardens are located at 2460 North Euclid Avenue, Upland 91786-1199. Δ

WOMEN & BUSINESS

Thelma Press

Webster's New World Dictionary defines "woman" as: "the

standard general term for the adult being of the sex distinguished from man — a female servant, a wife, a sweetheart or a mistress." The term, "Lady," once restricted to a woman of the upper classes or high social position, is now used in polite or gentle reference to any woman.

When I see the word "woman," I think of the millions of mothers who have given birth to millions of human beings since the beginning of time.

And I think of how women of

courage, who came to the New World for a new beginning, still faced closed minds on the rights of women. However, the strength, vision and perseverance of American women pioneers and women of this century, changed the accepted status of women, paving the way for significant change in the U.S.A.

There are still challenges facing women in global communities, due to a rapidly changing world. There are many women who are not as fortunate as their American counterparts.

In 1981, the inclusion of a clause in the Federal Constitution of Switzerland guaranteed equal treatment in all respects between men and women. In developing nations women can make a substantial contribution to economic development, if they are trained in non-traditional fields such as agriculture, forestry and fishing, thus becoming women

role models.

Challenges facing women worldwide include limited access to capital, property and inheritance rights. And,

Challenges facing women worldwide include limited access to capital, property and inheritance rights.

And, according to the World's Women, women hold a mere 10% to 20% of managerial and administrative jobs worldwide and less than 20% of manufacturing jobs.

according to the *World's Women*, women hold a mere 10% to 20% of managerial and administrative jobs worldwide and less than 20% of manufacturing jobs.

The year 1992 was the Year of the Woman and March 8, 1993,

International Woman's Day, was a good opportunity to review the past, examine the present and set goals for the future. Women should be conscious of the fact that their destiny is in their own hands.

Economic and social changes have taken place quicker than changes in attitude. Many parents still have different aspirations for their sons than their daughters. Society will continue to evolve only if equal importance is given to the training of women and men.

The challenges facing women in the approaching 21st century will be to encourage their partners to become equally involved at home to avoid family neglect. Women must play substantial roles in advancing the status of women worldwide, to achieve equality in every facet of life—and to promote and encourage respect for human rights and fundamental freedoms for all without distinctions as to race, sex, language or religion. Δ

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Leonard Names Janet Reynolds "Woman of the Year" for District

State Senator Bill Leonard has named Janet Paule Reynolds of San Bernardino as the Woman of the Year for the 31st State Senate District.

"Janet Paule Reynolds exemplifies the spirit of community involvement and the innovative contributions that improve our community..." Leonard said when announcing the award.

"...Mrs. Reynolds has implemented extraordinary programs that serve at-risk students. I believe the pro-

gram deserving of special attention is the Emmerton Elementary School High Risk Project...The school serves as a community service center where agencies as diverse as the County Public Health Department and the Norton Air Force Base Mentor program work to give the school's at-risk students the care and support they need to succeed. Nutrition programs, parenting classes, preschool, and gang prevention programs combine to offer a stability that benefits the students academi-

cally and beyond. Mrs. Reynolds deserves praise for this project and her other hard work for the young people of our area," Leonard said.

Reynolds began her career with the San Bernardino City Schools in 1964 as a fourth grade teacher. She worked in a variety of capacities for the District since that time and retired as the Director of Alternative Programs in 1990. She is currently a contract consultant for the District. Reynolds has also served as chair of the San Bernardino County Juvenile

Justice and Delinquency Prevention Commission, the San Bernardino Community Against Drugs, and the Regional Youth Educational Facility for Juvenile Probation.

The Woman of the Year awards are sponsored by the Woman's Caucus of the California State Legislature. This year marks the seventh annual ceremony during Women's History Month. Δ

Aguilar Names Lucia Sagasta Woman of the Year

Assemblyman Fred Aguilar announced the selection of Lucia Sagasta, an Ontario resident, as the 61st Assembly District's Woman of the Year.

"I am pleased to honor Mrs. Sagasta with this award. Her energy, dedication and commitment to her family and community are remarkable," Aguilar said.

Born in Tucson, Sagasta is a long-time Ontario resident, married for 43 years, the mother of 15 children and grandmother of 30. In addition to being devoted to her family, she is also actively involved in a number of community service projects.

Sagasta's seven sons and eight daughters all attended Chaffey High School, and with them all grown, she began participating more actively in community service projects. Currently she pays weekly visits to nursing and retirement homes with her church group to spread cheer and good will. In addition, she also visits men's and women's prisons, and distributes food and cheer to the homes of senior citizens with limited mobility.

Sagasta also assisted the Ontario Police Department's fight against drugs by playing the role of mother in their video "Drugs: Get Them Out of Your Life."

"The first time I met Mrs. Sagasta I knew that she was someone special. She is a wonderful example of how one person really can make a positive difference," Aguilar said. Δ

WOMEN & BUSINESS

by Gloria Allred, Attorney-at-Law

Must a woman prove that she has been psychologically injured in order to sue for sexual harassment in the workplace?

That is the important question that the U.S. Supreme Court this week agreed to decide in the case of *Teresa Harris vs. Forklift Systems*. Ms. Harris, a manager, alleged that her employer made comments to her such as: "You're a woman, what do you know," and that he suggested that they should "go to the Holiday Inn to negotiate your raise."

Supreme Court to Clarify Sex Harassment

She also alleged that he threw objects on the floor and asked her and other women to pick them up, that he commented on her clothes and suggested that she and other women employees take coins from his front pants pocket. Her employer also allegedly suggested that she had obtained a sales contract by providing sex.

Although Ms. Harris met with the alleged wrongdoer to complain about his words and actions, sexual jokes continued. Ms. Harris therefore quit her job and sued, seeking back pay.

A federal magistrate decided that although "a reasonable woman manager under the circumstances would have been offended," that she had not proven that the conduct "was so severe as to be expected to seriously affect her psychological well being" or that it created a hostile workplace.

The United States Court of

Appeals upheld the dismissal of her case.

I'm glad that the highest court in our land has agreed to review this issue, and I hope that they reverse the lower courts' decisions.

Although most victims of sexual harassment have been psychologically injured by the sexual harassment, I do not believe that a woman should have to prove psychological injury in order to be able to sue.

If the court does not permit such lawsuits, then women may be forced to choose between working under intolerable conditions of sexual harassment or quitting and being without a paycheck at all.

Shutting the courthouse door to women simply rewards the harasser and punishes the victim.

If the employer makes racist remarks, courts do not expect minorities to suffer them and they do

not force minorities to prove psychological injury in order to have access to the courts.

Sexist remarks, like racist statements, are damaging and no woman should have to suffer the humiliation, trivialization and subordination implicit in such sexist remarks.

Sexual jokes or conduct do interfere with the work performance of most people, and they present a significant obstacle to women's enjoyment of the right to equal employment opportunity.

When the Supreme Court decides this case next year, I believe that it is important that the Court increase, not restrict, the protection that women have a right to enjoy against sexual harassment in the workplace. Δ

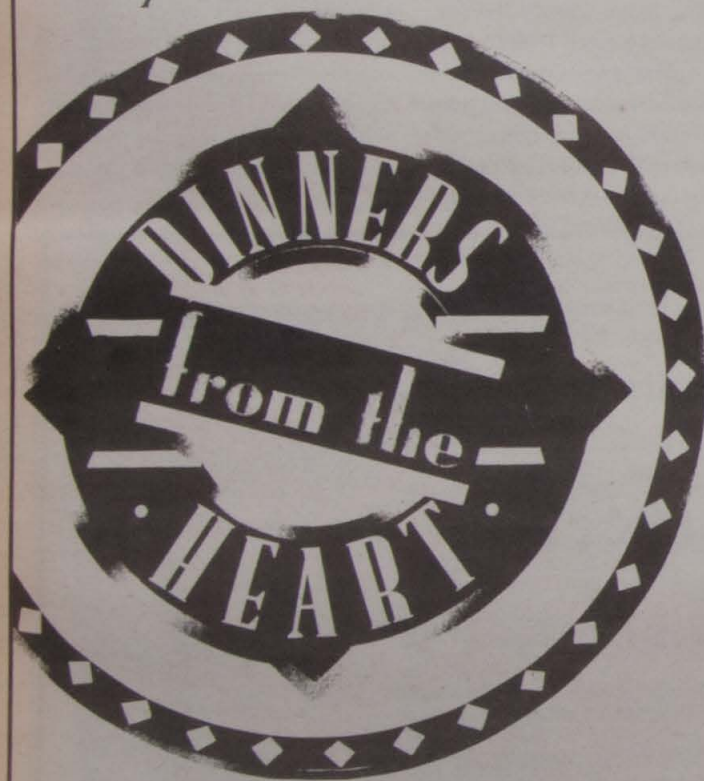
Commentary delivered March 5, 1993 on KABC-TV Channel 7. Published by permission of Gloria Allred.

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Women In Business

WOMEN & BUSINESS

by Julie Meier Wright, Secretary
California Trade and Commerce Agency

Women are a growing force in California's business ranks. As an important segment of our economy, women-owned companies number about 560,000 in the state. With sales and receipts of \$31 billion annually, they provide employment for more than 300,000 workers.

Even as women make significant contributions to our economy by providing jobs, services, goods and revenue, they still face significant barriers when it comes to starting their own businesses. While little hard data is available, there is a sense that the issues facing women in business for themselves are the same issues faced by all fledgling businesses: access to start-up capital, cumbersome government regulations

A Balancing Act: The Company Woman of the '90s

by Susan Burton

The 1990s are offering new challenges and new rewards to the "I-want-it-all" era of women in business.

The women of 1993 have claimed the corner offices, are cashing checks the equal of their male peers, and rushing—armed and dauntless—into new arenas.

We aren't on the battlefield without encumbrances. Unlike the male gladiators in the workplace, we're girded with youngsters, housekeepers, recipe books and dry cleaners who fail to return the green chiffon in time for the Cancer Society benefit.

In short, we don't have the blueprint or Master Plan where we go from here in our self-originated drive to have it all. As the first generation of careerists'wives'mothers, we are being pace-setters rather than following them.

Our biggest challenge is avoiding the pitfalls of demanding more of ourselves than others demand in assessing priorities. The one-day demands of chicken pox, emergency corporate triage and need for magic

and a business climate that often prohibits the entrepreneurial spirit.

To help resolve the issues facing women-owned businesses, Governor Pete Wilson has signed legislation creating the California Council to Promote Business Ownership by Women. The council, which will be coordinated by the Trade and Commerce Agency, will identify special problems of women-owned businesses and develop solutions to these problems.

The council will look into ways to promote greater access to public and private sector financing and to provide management and technical assistance programs. We will pursue, with the private sector, ways to overcome discriminatory barriers faced by women-owned businesses.

In addition to the council's goals, the Governor's business initiatives package seeks to provide greater assistance to small businesses that women, as a part of the small business community, will be able to access.

The Governor's initiatives address the capital start-up and research and development needs that often hinder the entrepreneurial abilities of a bud-

ding business.

Governor's Plan

The Small Business Tax Credit, SB1018 (Leonard) and AB44 (Quackenbush) provides a tax credit against the capital gain on equity investments made in businesses with 100 or fewer employees. This rewards "patient capital"—investments that will stay with the company during its formative years. The expansion of the Small Business Loan Guarantee Program, SB852 (Maddy), would provide increased availability of capital for small businesses.

Other initiatives include the Research and Development Tax Credit, AB1911 (Polanco) and SB561 (Morgan), which encourages investment in activities that will nurture California's high-growth industries; the Strategic Technology Program, AB1246 (Quackenbush), to support the development and commercialization of technology to improve our competitiveness, and targets defense conversion; and the expansion of the Rural Economic Development Infrastructure Program (REDIP), AB1977 (Jones), which

The Challenges Faced by a Woman in Business

By Joy M. Schlendorf,
Publisher, Key Visitor's Guide
Member, Palm Springs City Council

Like many other unwitting females, I was dragged kicking and screaming into liberation by an unexpected divorce. With two children to raise, an attraction for an affluent lifestyle and very little child support, I decided to buck-up and be a success.

What were the first challenges? One was working part-time at two jobs while getting the necessary education I knew I needed to be competitive. Another was learning the system, and what a disappointing system it was! I realized very quickly that I only had to be about three times better than any man who applied for the job in order to be considered. In 1974, the predominance was still male bread-winners. Women were supposed to find another husband.

So, what did I do? Just concentrated on doing my best, and delivering conscientious work, always stressing exceptional value for the dollar. In time, I owned my own computer consulting business, billing for my time at around \$150.00 per hour in 1984. My careful attention to detail brought me so much word-of-mouth business that my

would provide a continuing source of capital for rural communities' public infrastructure improvements that help attract or expand businesses.

Attitude Adjustment Needed

What women need is what businesses need in general is a receptive and stable environment that encourages expansion and attracts new business. This means a total reform of our shameful workers' compensation system, a barrier to business expansion in our state, regulatory streamlining and an overhaul of a legal system that keeps businesses tied up in needless and costly litigation.

The overall package proposed by the Governor would result in the creation of hundreds of thousands of jobs per year. It would help women - something important to me personally as a woman and to Governor Wilson - and it would return to California the competitive edge squandered in recent years. What we need is legislative support, to build upon our strong business foundation—and secure a true California comeback. Δ

schedule was full.

When I remarried in 1988, my husband asked me to computerize his publishing business. I got "hooked" on publishing and now am the Publisher of Key Visitor's Guide in the Coachella Valley and sit on the Palm Springs City Council.

Did I face disappointments? Of course I did, but I analyzed the failures and learned from them. I always felt this would turn a negative to a positive.

Was I discriminated against? Of course I was, but with time and increased self-esteem, I stopped getting myself into situations that allowed discrimination. I took the upper hand and when necessary I quit a job before allowing harassment. I know it didn't stop discrimination or harassment, but I was not in a position to win, and would not sacrifice my life to the cause. I felt my actions were sufficient punishment to the employer because they lost the best employee they ever had. Reality is harsh and sometimes unfair.

If I could give any advice, just be honest and deliver the best work you can. . . you owe it to yourself and ultimately you will be successful. Success, like beauty, is within. Δ

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WOMEN & BUSINESS

Preventing Slump and Maintaining High Productivity

by Pam Lontos

Something awful can happen if you are out of touch with your fired up, productive employees. They can burn out.

Burn-out can be devastating to your company. It is difficult enough to find good employees without losing one who was contributing to your success. You must do everything you can to save this valuable employee.

Burn-out has three basic components: physical, mental and emotional exhaustion. Exhaustion in one area leads to a slump, in all three to burn-out. A burnt-out employee cannot be rekindled overnight.

If a salesperson has physical

exhaustion (working or playing too hard), extra rest will recharge her.

If he suffers from emotional exhaustion (often the result of relationship problems), helping him solve the problem or to just talk about it can get him back on the road to success.

If a person has mental exhaustion (negative attitudes toward life, work and self-image), he needs help in changing his attitude from negative to positive in order to get back his energy.

Since burn-out means physical, emotional and mental capacities are all depleted, managers must work on all three areas.

We are thrilled when someone constantly overworks and produces. However, it won't last forever if that person doesn't recharge.

People often overwork to avoid problems elsewhere. Their lives are out of balance. Managers must talk to them to assist them to get more balance in their life so

it isn't all work.

Brian Tracy, a leading speaker on human potential, asks in his seminars, "How would you spend your life if you knew you had only six months to live and how is your current life consistent with that? If you are leaving out things that are important to you, add them

into your life. You will be more enthused and sell more with less work." When we are out of balance, we have high stress and low performance. If we are in harmony in all parts of our life, we experience low stress and high performance.

Tracy points out, "People are motivated for their reasons, not ours. A manager's job is to help discover or rediscover what motivated the employee in the past and encourage them to believe they can achieve it again." Find out subordinates' dreams—and help them achieve them.

Peggy Neer, a manager in South Bend, Indiana, recommends going out on sales calls with the salesperson. "Let them know you care about them not only professionally but also as a person. Reinforce the fact that you are behind them and supportive.

Highly motivated people don't work hard just because of money. They identify with their work and want recognition and appreciation. Don't give all the attention to the low achievers, thinking that the high achievers are a gravy train who will last forever.

Stress lowers the production of the biochemicals norepinephrine and

endorphins which activate the reward center of the brain. When the tissues producing these chemicals are fatigued, people become depressed and unproductive.

Watch for overwork. Tell people when they need to slow down or take a vacation or just a long weekend.

Exercise helps restore positive endorphins to the body. Often, a salesperson in a slump becomes inactive, furthering the depression. Encourage this person to get into an exercise program. This releases endorphins and lifts their spirits.

Let the person talk out their frustrations, anger and problems with you. Holding in these emotions leads them to fatigue, depression and lost sales.

Help encourage them to temporarily lower the demands on themselves. Slow down, recharge. Relaxation exercises, deep breathing, meditation or taking a quiet walk to relieve stress can get them back to normal.

Burn-out is less likely to happen or be less devastating if we are aware of its approach, watch for signs in its early stages and step in to support and educate the employee to change their ways before it's too late. Δ

Sorry I'm Late: The Wind Was Blowing Against Me

Survey Uncovers Unusual Reasons for Being Absent or Late to Work

Oh, the many — and highly creative — reasons employees have for being tardy to work or absent. Executives in a recent nationwide survey were asked to list the most unusual excuses they had ever heard.

The survey of 150 executives from the nation's 1,000 largest companies was conducted by an independent research firm for Accountemps, a temporary staffing firm.

Executives were asked: What is the most unusual excuse you have heard of for someone being late to work or absent? Some responses:

• "My dog carried away the car keys." (Maybe it was a legitimate errand.)

• "The wind was blowing against me." (Had he checked the weather reports that morning, he could have allowed more time.)

• "I just forgot to come to work." (With today's multiple pressures, an occasional oversight like this is understandable.)

• "A plane landed on the highway

and blocked cars." (This is a new twist on being stuck in traffic.)

• "There was a bear in the street." (Was this on Wall Street, and was there a bull too?)

• "The lead dog for my dogsled died." (Clearly, they use an alternate form of transportation where this person lives.)

• "I thought Monday was Sunday." (Sometimes weekends are just too short.)

• "The engine on the yacht wouldn't start." (Life is tough.)

• "I felt it was better to sleep in at home versus sleep at the office." (Plus, it's quieter and much more comfortable.)

• "I had to sort my socks." (The question is: Did he finally come to work with matching socks?)

• "I was in the process of getting arrested." (Are you sure you wanted this person to return to work?)

"The reasons people give for being late or absent are often hard to believe," said Robert Half, founder of Accountemps. "Managers should inform their employees early on that tardiness and absenteeism are unacceptable. If the behavior becomes a habit, it will be much harder to change later." Δ

WOMEN & BUSINESS

ADVERTORIAL

Founded in 1935, Riverside Medical Clinic has kept pace with the enormous growth of the Riverside area, gradually adding more than 90 board certified or eligible medical specialists on its staff, assisted by more than 650 paraprofessionals and support personnel.

Today, Riverside Medical Clinic — also known in the community as "The Clinic" — has grown to be the largest private ambulatory health care system serving the entire Inland Empire and is listed as the 20th largest private employer in Riverside County. It is the only nationally and regionally accredited multi-specialty medical group in the Inland Empire.

For the convenience of patients, RMC is located at eight separate facilities. The central full-service Riverside Medical Clinic is the only one in the area providing its patients with complete comprehensive medical care all on one medical campus location.

All of these services are augmented with highly advanced diagnostic procedures, a nationally accredited laboratory, nuclear medicine, ultrasound and a technologically advanced X-ray department providing a complete array of medical imaging services.

A comprehensive rehabilitation department is available providing physical therapy, occupational therapy, speech therapy and biofeedback stress reduction procedures.

RMC's optical department offers a wide selection of eyeglasses and contact lenses dispensed by licensed opticians as prescribed by the clinic's ophthalmologists and optometrists. For those individuals who suffer from impotence or other sexual disorders, the Riverside Center for Sexual Dysfunction was developed. A health education department sponsors multiple programs in various disciplines on an individual basis or in a group setting, i.e., pre/postnatal care and weight management.

An Urgent Care Center is available without appointment for anyone requiring immediate medical attention seven days a week, more than 12 hours a day, including holidays. If any specialized care is indicated, medical and surgical spe-

Riverside Medical Clinic

cialists are on-call and available at all times.

In Moreno Valley, the Canyon Springs professional office of 68,000 square foot has been erected. When the facility is fully occupied, a total of 125 physicians will be associated with the Riverside Medical Clinic, providing the most widespread and comprehensive health care delivery system possible for the people in the Inland Empire.

For the busy executive, in-depth multi-function exams are scheduled at convenient times. These extensive physicals will uncover any potential health hazards common to the busi-

ness world without repeat visits to the clinic. RMC is a pioneer in preventive medicine and this valuable service is available to all individuals who recognize its importance.

To its many patients, Riverside Medical Clinic is much like the old time family doctor available for consultation most hours of the day, every day of the year. However, instead of going to a different office each time for a different ailment that dictates it, patients can be diagnosed and treated for all their health care needs by RMC's staff of health care professionals. Only one master chart per patient is maintained. Consequently,

each involved clinic medical specialist has the necessary complete record and knowledge of the patient's medical history and treatment.

Since its inception 58 years ago, RMC has been committed to keeping up with all new advances in medical diagnosis and treatment, enabling itself to continually maintain its high standard of medical proficiency, and it will remain committed to these high standards for the next 58 years and thereafter. Riverside Medical Clinic has always been and always will be a group of highly skilled professional people, dedicated to caring for people like you. Δ



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Lynda Paulson is president of Napa, California-based Success Strategies, Inc., an international consulting firm specializing in communication coaching, management and teambuilding programs. Lynda is also the author of...

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WOMEN & BUSINESS

A Woman's Self-Esteem Defines and Chronicles Her Life

The health of one's self-esteem plays a significant role in both personal and professional life. In fact, it defines and chronicles a woman's life at any given time. The overall health of our self-esteem can render us psychologically hardy or vulnerable, capable or incapable, vivacious or despondent. There is a powerful and unmistakable correlation between self-esteem and one's level of confidence, between self-esteem and risk-taking and achievement, between self-esteem and goal attainment, between self-esteem and lifestyle.

Because self-esteem has such interplay in our lives, we need to ask: What detracts from or empowers it? How is it enhanced or eroded in the workplace, by the nature of the home environment, by those with whom we associate? What specific actions best encourage positive self-esteem — in ourselves

and colleagues? How does it spark our desire to set purposeful goals and ignite our motivation to achieve them? What is the relationship between self-esteem and effectiveness and productivity? What is its contribution to our enacting a sense of responsibility for ourselves, and on a larger scale, societal or global consciousness, spiritual enlightenment? Why does a positive self-regard engender inner happiness and contribute to our attracting healthy and mutually fulfilling relationships?

How does positive self-esteem help us to live up to our full potential, or become "fully functioning persons" as Carl Rogers would say, or become what Abraham Maslow called the "self-actualizing person?"

Looking to the potency of self-esteem is appropriate: Our self-esteem is central to how we live our lives; it's at the heart of what we will achieve in the course of a lifetime. Perhaps nothing affects health and energy, peace of mind, the goals we set and achieve, our inner happiness, the quality of our relationships, our performance, competence and productivity, quite so much as the health of our self-esteem. Safeguarding it is one of the most important

things we do for ourselves.

High self-esteem makes inner growth possible; low self-esteem impairs our ability to function in healthy and appropriate ways. Because self-esteem is so important we must understand more precisely how and why the presence or absence of it effects our lives as profoundly as it does, and what conditions its attainment depends on.

Self-esteem is a composite picture of self-value — the reputation you hold with yourself. It's a "total score" — your price tag, so to speak. You don't just wake up one morning with negative self-esteem or positive self-esteem, or with a high self-esteem or a low self-esteem. You can't enhance your self-esteem by blowing yourself a kiss in the mirror every morning, nor can it be debased by an inconsiderate co-worker. Self-esteem is the integrated sum of self-efficacy and self-respect. Self-esteem, thus, is a consequence. There are six key areas in which self-esteem is empowered or eroded. One's experiences in each of these areas contribute to or detract from the level of our self-esteem. (For children, these six are both developed and eroded in

hierarchical order.) When experiences in these six areas have been positive and affirming of intrinsic worth and value, what emerges is an enriched capacity for a woman to see herself in command of her actions, capable and competent, loving and lovable, responsible and caring — in a word, she has "high self-esteem."

Editor's Note: as one of the 45 available workshops of the Women's Expo, the author will present WHY and HOW a Woman's Self-Esteem Defines and Chronicles Her Life. The workshop will discuss in-depth what self-esteem is and what it is not; what its attainment depends on; how it is enhanced or eroded in the home, workplace and community; how to deal with those who do not reinforce and strengthen it; and how to rebuild, nourish and refuel your self-esteem for optimum health and life. Δ

Bettie B. Youngs, Ph.D., Ed.D. is an international lecturer, author, and counselor and the author of 14 books. A frequent guest on Oprah, Donahue and Sally Jessy Raphael, Dr. Youngs may be contacted at Bettie Youngs & Associates, 3060 Race-track View Drive, Del Mar, Calif., 92014, telephone (619) 481-6360.

The 3 Keys to Your Personal & Professional Success

by Mary-Ellen Drummond

"What do you think is the number one skill for achieving success?" A survey taken by Lamalie Associates asked that question of 136 executives earning more than \$250,000 a year. According to the survey results, more than 70% of the executives said, "the primary factor in achieving success was the ability to communicate effectively."

In our fast-paced world, we are making faster decisions about the people with whom we work and associate. Within seconds of meeting someone we decide whether or not we like the person, whether or not we want to work with the person, or whether or not we trust the person. And our decisions are made based on the way people communicate.

As Earl Nightingale once said, "Nothing gives us away more to others than the way we speak." As a professional speaker, trainer, and consultant, I see the power of communication on a daily basis. In my

seminars, I often play a 10-second audio cassette voice sample and then ask the audience to give me a quick assessment of the anonymous person's taped voice. Reactions come instantly. It astounds me just how quickly people do form negative or positive opinions about others.

Like it or not, people do judge us by the way we get along with others and the attitude we bring to our work. If you would like to learn techniques to enhance your communication and "people" skills in order to project a more positive and professional you, plan to attend the Women & Business Expo on May 27. At 9:55 a.m. and again at 3:15 p.m., I will discuss and demonstrate "The Three Keys to Your Personal and Professional Success." Δ

An expert in the area of communication skills, speaker, trainer and consultant, Mary-Ellen Drummond is the author of "Fearless & Flawless Public Speaking," just published by Pfeiffer & Company. She is president of Rancho Santa Fe-based Polished Presentations, telephone (619) 756-4248.



Inland Empire People

Seeing complicated projects completed with the customer's total satisfaction is what Tracy Melzer enjoys most about her job managing Minuteman Press of Colton.

Working with husband Brian, brother-in-law Jonathon and mom-in-law Linda, Melzer manages a fast-paced business which includes graphic design, high-volume copying and mailing, in addition to a wide variety of printing services.

Melzer relates, "Many of our customers bring their total projects to us. First we design the project, then we print or copy it, put the components together and ultimately mail or deliver it. One major project was for a 3-Day Hospital Construction Seminar for 450 attendees. We had the notebooks silk-screened, printed the covers and tabs, copied the materials, inserted everything into the notebooks and drove them to Sacramento. We ran our high-volume copier for 54 hours straight (Melzer slept on the floor for two nights), packed the boxes in a rented trailer and assured delivery in time for the beginning of the seminar."

Managing a business that is suc-

cessful and well-known in the Inland Empire for excellent and quality printing is Melzer's goal. Her management philosophy is simple — keep busy and do your job! Running a "family" business can be difficult, but Melzer handles her responsibilities to the customer and communications with her family with dispatch and diplomacy.

Melzer believes that while times are going to continue to be tough for awhile in the Inland Empire, she believes that there is a great potential for businesses to grow in this area. She emphasizes customer satisfaction and direct mail advertising as the best way to guide her company through the difficult economic times.

Born in Loma Linda, she now lives in Yucaipa with husband Brian and their two dogs. When she is not working, she enjoys swimming and the theater (she saw "Phantom of the Opera" six times!) She relates, "The most important day of my life was when I married Brian. From this day grew a life-long friend and a career partner who makes life an adventure every day!" Δ



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- Outpatient Surgery Center
- Physical Rehabilitation Department
- Physician Referral Service

■ Problem Wound Care Service

FIRST GRADUATE:

Joan Louck of Sun City is shown immediately following her last outpatient visit to Parkview. Like many problem wound patients, Mrs. Louck has diabetes. She burned her foot severely last August; the wound became infected and, despite various treatments including antibiotics and vascular surgery, the wound continued to grow. A specialist at a highly respected teaching hospital even recommended amputation. Mrs. Louck then called Parkview's Problem Wound Care Center. After four months of personalized treatment focusing on maintaining the maximal healing internal environment—including intensive dressing changes, appropriate medications and meticulous tissue care—her foot is now completely healed. (For information on the program, call 352-5437).

"When it's a matter of saving a limb, it matters where you go for help."

P **Parkview**
Community Hospital



Joan Louck, left, with her husband, Herbert; nurse Lynette Rivinius, and Dr. David Young, Director of Patient Services for the Problem Wound Care Program.

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Desert Business Journal

Palm Springs Bank Announces Executive Promotions

The board of directors of Palm Springs Savings Bank, FSB has announced the appointments of Erica L. Svitak to the position of vice president/retail banking officer and Douglas J. Hoffman to the position of assistant vice president/marketing manager.

Svitak has been with the firm since January 1991 and currently holds the position of assistant vice president/human resource administrator. Hoffman has been with the bank since August 1992 and currently holds the position of product manager.

Palm Springs Savings Bank, FSB is the largest locally owned and operated financial institution serving the Coachella Valley, with assets in excess of \$145 million. Δ

California Building Industry Foundation Scholarships Awarded to College of the Desert Students

The president of the Building Industry Association (BIA), Desert Council in April presented California Building Industry Foundation Scholarships to Debbie Ballagh and Koji Ueda, students at the College of the Desert. Both are exceptional students in the College of the Desert Construction Management Program.

Ballagh is majoring in architecture and Ueda is majoring in construction engineering and architecture. Both students have attended COD for two years and achieved grade point averages of 3.70 (with 4.0 being a perfect GPA), which qualified them for the Dean's list.

The Desert Council BIA telephone number is (619) 360-2476. Δ

City of Indio, Desert BIA Formulating Development Rules

Members of the Building Industry Association Desert Council recently met with members of the Indio City Planning Staff recently to assist in the creation of new development standards.

The standards are an integral part of the city's General Plan and implement the plan by controlling

the type, design and value of new construction.

The City Council previously had voted to place a residential building moratorium on all new housing construction in the city, to gain time to study and recommend changes to the General Plan. At that hearing, the BIA Desert Council was asked to form a committee of experts to assist city staff in putting together new standards for all construction in the city.

The BIA Desert Council committee membership includes developers Joe Swain, owner of Jascorp, and Bruce Maize of Vista Development; landscape architect Ron Gregory of Ronald Gregory Associates, Lindsey Lamberson, owner of Coachella Valley Engineers and architect Vin Rover of the Sunrise Company. Δ

John Tuite Named Director of Economic Development for Palm Springs

John J. Tuite, former administrator of the Los Angeles Community Redevelopment Agency, has been named director of economic development for the city of Palm Springs.

Tuite, 60, was also national director of the \$3.5 billion Community Development Block Grant Program; acting assistant secretary of Community Planning and Development for the federal government; director, Los Angeles Area, U.S. Department of Housing and Urban Development; and director of program services for the Model Cities Administration.

As administrator of the city of Los Angeles Community Redevelopment Agency from 1986 to 1991, Tuite headed the largest redevelopment agency in the country, with a budget of \$400 million and a staff of 350.

During his five-year tenure with the CRA, he administered 19 different project areas, the largest of which was the Downtown Project.

This workload included the Wilmington Project near the Port of Los Angeles, which produced 200 jobs, along with the produce market retention project in downtown, which retained 5,000 jobs, and the Single Room Occupancy Hotel Corporation, which bought, rehabilitated and manages over 1,100 rooms on Skid Row.

Since leaving the L.A. redevelopment agency in 1991, Tuite has managed his own consulting practice which included clients in the Inland Empire.

Among the milestones in Tuite's career are the completion of the Los Angeles Convention Center site acquisition, involving \$125 million in real estate, relocation and replacement housing; completion of the financing and the start of the reconstruction and new addition to the historic Downtown Library with \$125 million development rights transfer; and spearheading with the school board an alternative day-care demonstration called LA's Best, which established after-school programs in economically depressed neighborhoods and created positive relationships among teachers, parents and children.

He is vice president of the National Council for Urban Economic Development. He has served as a board member of the UCLA Center for Finance, the California Community Redevelopment Association, and the American Society of Public Administrators. He was a member of the Los Angeles 2000 Committee and has served as council member of the Urban Land Institute. Δ

Palm Springs Life Magazine Celebrates 35th Anniversary, Names Gail Story National Advertising Director

Gail Story has been named national advertising director for Palm Springs Life Magazine,

which this month celebrates its 35th anniversary, announced Publisher Milton W. Jones.

Story, who brings 14 year's publishing and marketing experience to her new position, was previously publisher of *US Air Magazine* and associate publisher of *United Airlines' Hemispheres Magazine*, and has been responsible for the planning and start-up of several publications including five new magazines — *Asta Agency Management*, *Braniff*, *Elegant Bride*, *Hemispheres* and *US Air Magazine*.

Story will concentrate on

increasing national advertising and oversees the company's 15 representatives nationwide. Story is a member of Meeting Planners International. She may be reached at the *Palm Springs Life* office, telephone (619) 325-2333. Δ

Appellate Court Rules in Favor of Hospital and City in Lawsuit

The Fourth Appellate District of the Court of Appeals has ruled in favor of Desert Hospital and the city of Palm Springs in a lawsuit which sought to halt Desert Hospital's \$65 million expansion plans.

The court ruled that the appellants' environmental arguments were without merit, and therefore, the request to halt the expansion was denied. This is the seventh decision of the courts on this matter, all in support of the city and the hospital.

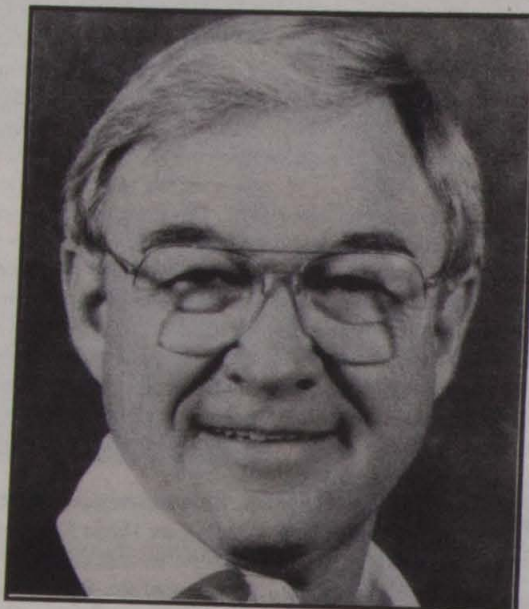
The suit, filed August 16, 1991, charged that the city of Palm Springs should have ordered an environmental impact review of the Desert Hospital project. The Hospital and the city countered that every aspect of a full environmental review had been completed during the project approval process and the court agreed.

The contested development involved the hospital's expanded emergency/trauma center with rooftop helipad, a new radiology department, a women and infants center, a freestanding rehabilitation hospital, parking facilities and an ambulatory center. The hospital contended that the real target of the suit was the ambulatory center which would compete with a physician group's plans to build a similar complex nearby.

The initial suit was filed by Desert Professional Building Partners, L.P., Palm Springs Surgery Center Building and Valley Fair Management, Inc., which operate facilities across the street from Desert Hospital.

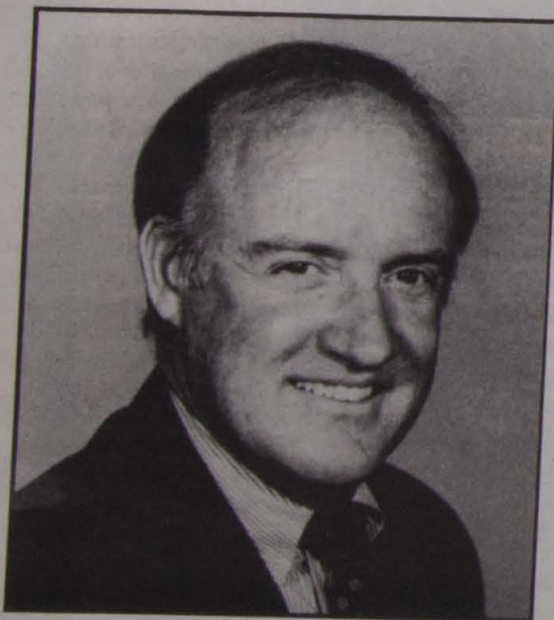
Phase I of the \$65 million project including a new emergency/trauma center, a new radiology department and a women and infants center have since been completed. A 144,000-square-foot ambulatory services center, El Mirador Medical Plaza-Palm Springs is currently under construction and is scheduled to open in November. Δ

STATE OF THE VALLEY CONFERENCE



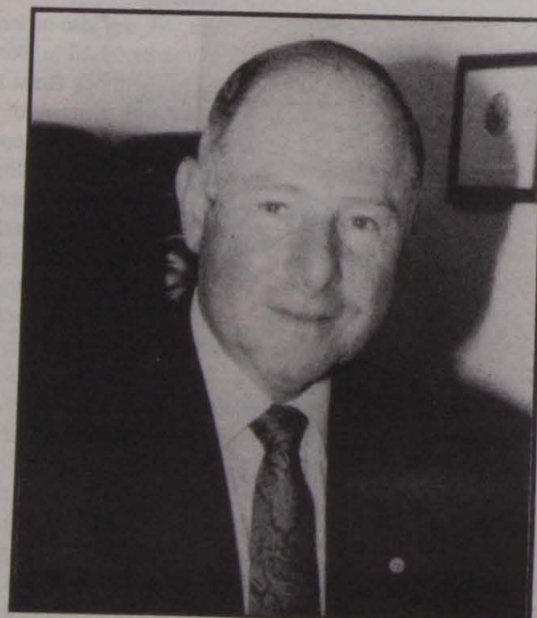
Richard "Dick" Oliphant
former Mayor of Indian Wells:

"The Coachella Valley is one of the best-kept secrets in Southern California, but the secret is about to get out. If firms in Los Angeles know about the desert's advantages, they will come out here instead of leaving the state—we have that much to offer, and we'll show what we mean at the conference. We are determined to present a great deal of new information in a brief period of time."



William "Bill" Powers

Sr. Vice President/Regional Administrator, Eldorado Bank:
"A banker I know just transferred to Los Angeles from San Francisco. After researching our area, he has settled his family in the desert and he commutes—quality of life is that important to him and it's that good out here. And we're taking careful steps to keep our quality of life the best anywhere."



Rolfe Arnheim

Executive Vice President, Palm Springs Chamber of Commerce:
"We're taking control of our destiny—we can control our destiny as a city with foresight, timely information and utilizing all forms of communication—information is power. And we have much empowering information to share at the conference."



Doug Barker
Exec. Vice President
Sun World International



Michael Daly
Economic & Redev. Dir.
Cathedral City



Michael Fife
President
Palm Springs Desert Resorts &
Visitors Bureau



Lee Grissom
Gov. Pete Wilson's
Senior Advisor
for Economic Development

COLLEGE OF THE DESERT FOUNDATION

May 3, 1993

To All Inland Empire Businesspersons:

On behalf of the College of the Desert Foundation, we are proud to announce the third annual State of the Coachella Valley Conference, to be held June 7th at the Stouffer Esmeralda Hotel and Resort. This conference will feature important speakers concerning issues of vital importance to everyone doing business or thinking about doing business in the Coachella Valley.

In addition to the communication channels we have used in the past, we have formed a new alliance with the Inland Empire Business Journal to provide promotional and marketing support materials that will carry a multi-media message to businesses throughout Riverside and San Bernardino Counties, as well as Los Angeles, Orange, San Diego and to selected prospect businesses throughout the United States.

This year's conference keynote address will be given by Lee Grissom, Governor Pete Wilson's Senior Advisor for Economic Development.

Other speakers on the program include:

- Corky Larson, Riverside County Supervisor, 4th District
- Larry Parrish, Chief Executive, Riverside County
- Doug Barker, Executive Vice President, Sun World International
- Michael Daly, Economic & Redevelopment Director, Cathedral City
- Stephen Hoffmann, President, Palm Springs Savings Bank
- Louise Hampton, Vice President & Broker, Prudential California Realty
- Michael Fife, President, Palm Springs Desert Resorts Convention and Visitors Bureau
- The Coachella Valley Economic Development Association, under the direction of Paul Shillcock, Assistant City Manager, Palm Desert, will present a report on available Economic Development Resources.

We urge you to attend the conference and to communicate your concerns about the future of the Coachella Valley. We look forward to your participation as we join in leading the Coachella Valley into the 21st Century.

Sincerely,

Richard Oliphant
Richard Oliphant
Conference Co-Chairman

William T. Powers
William T. Powers
President

Rolfe Arnheim
Rolfe Arnheim
Co-Chairman

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Louise Hampton
V.P. Broker
Prudential Realty California



Steve Hoffmann
President
Palm Springs Savings Bank



Corky Larson
Supervisor, 4th District
Riverside County



Larry Parrish
Chief Executive
Riverside County

STATE OF THE VALLEY CONFERENCE

Why Welfare Is "In" Among the Well-to-Do...

Welfare is not often a word associated with the well-to-do. Yet a little known tax section numbered 419(A) referring to Welfare Benefit Trusts is becoming the "in-word" among the well-to-do. Of course, those in the know have dropped the "welfare" title and refer to this enormous tax shelter opportunity as their 419(A) Plan.

Who benefits? Owners of small- and medium-sized closely-held or private companies. Professional practitioners, particularly doctors and attorneys. Why? The plan requires only two participants. It's the perfect tax write-off

"The 419(A) Plan works best for professional practices, such as medical, and in particular for personal injury attorneys with drastically fluctuating income years, as well as for closely-held and privately-held corporations."

for those whose incomes fluctuate drastically, or for those who have an unusually high income year, since the contribution need not be made after the first year. For doctors it's the perfect funding device for medical malpractice tail premiums, which can be paid out of monies never taxed. And trust assets may be insulated from the

claims of creditors.

Congress and the Internal Revenue Service have virtually eliminated or severely restricted most tax deductible and tax deferral devices, but in so doing gave birth to the 419(A) Plan. The concept is neither a qualified retirement plan nor a plan of deferred compensation, but has certain tax similarities of each. A 419(A) Plan may be used in addition to any other qualified plan as well.

The 419(A) Plan is not subject to the same funding and tax restrictions applicable to present qualified plans. For example, there is no limit on the amount of compensation on which benefits are based. The maximum benefit, which may be currently funded for, is twice the final compensation. This can allow you to currently take a fully tax deductible write-off of between 25% and 35% or more of your taxable income, depending upon age and income amount. Benefits are paid in a lump sum or may be taken over 24 months, which allows for spreading the income over three tax years.

Though a 419(A) Plan should cover a broad class of employees, certain employees can be excluded. Benefits are based upon a uniform percentage of compensation, and similar to the "old defined benefit pension plan days," are actuarially computed. The older owner with substantially greater compensation than the employee

group is credited with the majority of the required funding contribution. Upon plan termination, the trust assets must be distributed in their entirety to those employees

"Doctors have found the plan a perfect funding device for medical malpractice tail premiums, which can be paid out of monies never taxed."

still remaining in the plan, subject to an 18-month lookback period. In many instances, the owner seems to wind up being the only remaining employee at time of plan termination.

The 419(A) Plan may very well be the only answer to those seeking tax deductible investments, tax deferred asset growth and asset protection. Employed properly as part of an overall estate plan, the death benefits available from a 419(A) Plan may be entirely estate tax and income tax free.

The tax advantages require association and group sponsorship in a multi-employer trust qualified under section 419(A)(f)(6). And though the trust is taxable, severance and death benefits are funded with specifically designed life insurance products, so taxes are deferred anyway (possibly forever, if the death benefit is paid out). The only recognition of current

income attributable to the amount funded is an IRS cost for the economic benefit of the death benefit (essentially a term life insurance premium, which is reportable as other income). There are established qualified trusts available to join, and the initial set-up fee is nominal.

Recent favorable tax rulings have brought the 419(A) back into the spotlight, as it was in late 1989. When things sound too good, we usually expect the worst. However, this does not seem to be the case given the extensive and favorable tax court rulings and opinions over the past few years. This is indeed an opportunity to establish a plan of superior wealth accumulation, as well as offering

"...A program of superior wealth accumulation through tax deductible dollars, tax deferral and asset protection, to provide you with better benefits."

tax favored solutions to many business related needs. Δ

Bob Langsam is managing director of Diversified Financial Management, a private investment and risk management firm headquartered in New York. He is presently establishing the firm's Palm Springs and LA offices. He may be reached locally at (619) 320-9838 or 800-777-3328. Δ

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—Proverbs 11: 24 & 25

ADVERTORIAL

My Kingdom for a Horse

You can trade for almost anything through a nationwide barter network.

It's hard to believe what you can accomplish through barter. Ripley's *Believe it or Not* featured Lois Dale of New York City's Advantage Printing for furnishing her entire luxury apartment solely through trade.

Debbie Bell, owner of Custom Software Unlimited in Glencoe, Ill., a racquetball champ and part-time astrologer, has been known to barter her diverse talents for anything from art to zabaglione.

In Southern California, Sondra Ames gave meaning to the term "priceless baby" when she paid her \$1,200 obstetrics bill with barter. As it happens, Ames, owner of Global Exchange Network, Inc. (GEN), has a pet Alaskan malamute that gave birth to three purebred pups about the same time Ames gave birth to her baby. Ames did not actually hand the three furry bundles of joy to her physician, she traded them to Russo's Pet Store, a Global Exchange Network member.

Since a barter exchange is similar to a bank, the value of the malamute pups was credited to Ames' account. She could then make "purchases" from any of the other members, including her obstetrician, Dr. Ziad Kharuf. With his trade credits, Dr. Kharuf has paid for items such as carpet cleaning, vertical blind installation and family vacations. Dr. Kharuf has been trading for about 10 years and he estimates his barter patients to total around 10% of his business.

In observing the swapping habits of Ames, Dale, Bell and millions of others, the *New York Times* asserted "There is no doubt that barter is the

wave of the future." Harvard Business School estimated that in 1992 barter transactions by businesses came to more than \$12 billion and the University of Stanford Graduate School of Business predicts that by the end of this year, American companies will be conducting 20% of their business through barter.

While large corporations such as IBM, Chrysler, General Electric and McDonnell Douglas have been swapping products and services for years, the lack of an easily available bartering network for private individuals created logistical problems. You had to go out yourself and hunt for the person who wanted exactly what you had and who offered exactly what you wanted. For example, if you owned a flower shop and wanted a pair of diamond earrings, most likely the time it would take to make the match would not be worth the effort.

In the last two decades, however, centralized barter or "trade exchanges" sprouted around the country. Exchanges have worked out the logistics of bartering for individuals, and it has caught on.

Anything goes: accounting, advertising, auto repairs, cameras, clothing, flowers, furniture, hair styling, home repairs, hotel accommodations, insurance, jewelry, musical instruments, pets, printing, restaurants, sporting goods, vases, X-rays, Zen Buddhism instruction ... from A to Z, most anything can be traded! The Global Network can help you convert your extra time or inventory into virtually whatever your heart desires. The unique bottom line of barter is that a business gains new buyers while simultaneously conserving cash when it pur-

chases.

Because a trade exchange functions as a broker, it acts as a promoter for members' products as well as a record keeper, issuing monthly statements of all transactions, explains Ames.

Global Advantage, Global Network, Global Reach, Passport to Global Success and a directory of clients similar to the *Yellow Pages* are a few of Global's publications describing products and services available for barter.

Global Exchange Network, Inc. has established itself as a worldwide trading organization through a structure of these functions:

- Access to and trading of goods and services
 - National expansion through individual offices, national accounts and a consumer division
 - Developing the financial flexibility necessary to achieve its business goals through a public offering.
 - Global is positioning the company in the marketplace to overcome problems found with excess inventory and underutilized capacity. The business strategy for accomplishing the above call for:
 - Developing a strong capital base and a strong core management team
 - Structuring an in-house trading system integrating national franchise offices, consumer and financial divisions
 - Vertically and horizontally integrating all the functions of organization into one coordinated operation.
- "Barter benefits those who have a good cash flow, a solid business and looking for a creative way to expand or grow their business," says Ames.



Sondra Ames, President and CEO, Global Exchange Network, Inc. and her daughter Allyson—her birth involved barter.

Many companies use trade dollars to pay employee bonuses or a portion of salaries. The advantage to bartering is in buying or selling goods and services that constitute extra income like excess time or unused inventory. When bartering, you may have to travel a little further and wait a little longer to get some of the things you want, but chances are, what you are looking for can be found. "If none of our members has what you need, we go out and get it," says Ames.

Ames' success occasioned the *Los Angeles Times* to quip, "If Shakespeare's Richard III had belonged to a trade exchange, he could have traded a horse for a plastic surgeon to get rid of that unsightly hump."

Bartering can begin by "trading" name and address for a literature package from Global Exchange Network, Inc., 1920 Main Street, Suite 200, Irvine, CA 92714, (714) 756-5665 or (800) WHY-GLOBAL, fax (714) 756-5670. Δ

"Tagger Alert" Prevents and Punishes Vandals

Continued From Page 3

take paint, and very wet and startled taggers who won't be hard for the police to identify.

The system is effective as well as safe to use. The "Tagger Alert" can be set manually or by an automatic timer, and will automatically reset itself after it has been set off by intruders. Customers usually display "Tagger Alert" signs, warning trespassers to proceed at their own risk.

Businesses and schools are currently the most interested prospects for the "Tagger Alert," according to Peace. "The system is relatively expensive for the average homeowner. The price ranges from \$1,000 to \$2,000 for the setup, depending on

the area needing protection. Most people can't afford that for their homes," he said. "Each system is, at most, 300 feet long, made up of 40-foot relays that are necessary to keep the sensor signals strong."

Peace has owned Elmer Brown

served during that period. The company's contracting license qualifies them to work on major construction projects such as dams or wharfs, but most of their work on installation and maintenance of landscaping masonry walls and patios, as well as



Landscaping and Water Co., an engineering contractor for less than three years, but the company is the oldest landscaping and sprinkler company in Orange County, dating back 46 years. According to Peace, more than 230,000 customers have been

drainage and lighting systems. They have long-term contracts with shopping centers, condominium associations, and public agencies such as schools and civic centers.

The firm has a landscape designer on staff, and 15 to 20 other employ-

ees currently spend half their work hours installing sprinkler systems, pools, and lighting systems. Landscape maintenance, and now the "Tagger Alert," take the rest of their time. The company's general manager, Tony Asroui, said "We are currently working on a system that can be used on the freeways, to prevent overpass and lighting vandalism. We hope to have that refined enough to present soon."

"We have up to three trucks with their crews that could be devoted to setting up this prevention system," said Peace. "It isn't the answer for every tagger situation, but it is one good answer." Δ

419(A)

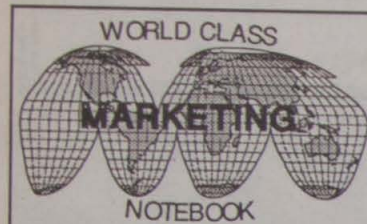
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10 Survival Secrets for Small Businesses

If you think that, just because your business is small, you cannot afford to perform at a world class level, think again. Every day, small companies just like yours are inching closer to their much larger competitors by applying one or more principles many larger companies forget.

Sometimes, when we mention the concept of "World Class Marketing" to a small business owner, they just shrug their shoulders and look disinterested. After all, how can you even think of being world class when you're not even sure you'll make the grade? Well, this month I've listed 10 techniques used by a number of small—but ambitious—companies to grow from anonymity to dominant positions in their markets.

1. Niche Marketing: This concept, simply stated, dictates that you find an unmet need and fill it. Too many companies look for the big markets already crowded with a number of big and small players and naively believe their product will somehow stand out just because it's better. Unfortunately, the world doesn't always buy the best product. But, if you have the only product where a need is critical, the decision is easy. Life Support Products, Inc. in Irvine recognized this principle. Even if you don't recognize their name, if you needed certain types of specialized life support equipment, you'd soon discover that, despite the enormous size of the healthcare market, Life Support is the only choice for certain types of specialized products.

2. Strategic Sales Partnerships: Why go to the expense of selling your product if there is someone else just as motivated to do so? Particularly if they already have a sales and distribution channel in place? Sound too good to be true? Well, look at what Rainbow Technologies did to sell their software protection device. Rainbow wasn't the first company to develop a device to protect against the illegal copying of computer software. But, for those who have followed their phenomenal success, one key has been their ability to get the software publishers to partner with

them to incorporate selling Rainbow's product with theirs. Such arrangements can substantially help a small company become a large one in record time.

3. Strategic Marketing Partnerships: Another computer software success story comes from two small companies agreeing to pool their marketing budgets and get a bigger bang for both. In the case of Andrew Tobias (of Managing Your Money) and Softview (of Mac-N-Tax), by deciding to jointly market their products (and their compatibility) the two products have secured a dominant position in each of their respective niches.

4. Strong, Personal Customer Relationships: When you are small and, by definition, don't have a lot of customers—there is no excuse not to treat every customer as the best, and most appreciated customer in the world. This should be your great strength and advantage. It will differentiate you from all the "big and impersonal" companies.

5. Creative Use of New Technologies: Often, when we think of applying new technologies, we think of big bucks. Yet, there are several technologies available that have tremendous power and are down right cheap: 800 numbers, Fax-on-Demand, Telemarketing, Cellular systems (beepers, phones & faxes), niche-targeted direct mail, etc. If you don't know about these technologies, call me. Currently, the most exciting and promising application is with information decision support systems. They are still a bit costly, but they will define the future success (or failure) of many industries.

6. The "Unfair Competitive Advantage": Most businesses don't get started unless someone feels they have something to sell. My advice is—don't just settle for "something." Look for products that have at least one feature that is so far superior to any existing competition that it would be unfair to even call the other products "competitors." Unreasonable? Maybe, but to those that diligently look for such products—once found—the issues of marketing and

fund-raising become moot.

7. Hire the best: Don't allow your budget to dictate who you will hire as your key marketing executive. Research thoroughly what the experts say it will take to attract the right person. If you can't afford that amount, you aren't ready to open your doors. If you can't raise the money to accommodate that level, then the idea probably wouldn't have flown in the first place. Remember, the #2 reason for business failures (just following spousal disagreements) is an inadequate management team.

8. Creative Ad Firm Relationships: If your idea is solid enough to secure bank and/or private funding, you may be able to find an ad firm willing to work with you to support your early stage growth. For example, Koppes Pettit Advertising in Irvine has an Advisory Board specifically to assist them in determining which companies they should work with on a delayed compensation basis. They work with the client to find out precisely how they can best help them grow while also developing a fair method for compensation.

9. Work on your image!: When it comes to image, the old phrase "you can pay me now, or pay me later" was never more true. Just ask Jack-in-the-Box or Sizzler. There are two important rules to remember about image: #1, Don't build a product image without also building a corpo-

rate image. Product images relate to features and corporate images relate to values. When Ben & Jerry's Ice Cream advertised that their product was "all natural," they also added that a portion of all their profits would be donated to help the environment. It got them national attention and a firm start for the business. #2, Anticipate and plan for how you would handle a catastrophe. The companies mentioned above did not make such plans and thus responded on the fly. The price they paid cost a thousand times more than a good plan ever would.

10. Begin with a Loss Leader: Sometimes, the best way to get a company off the ground with a minimum of expense is to have at least two good ideas. The first is quickly sold to another company either outright, or under a licensing agreement. Or, it may be added to a catalog where a heavy fee is paid on all units sold. The point is, the first product is used to subsidize the expense of developing the second. This strategy is especially viable when the principals of the company either cannot or do not want to relinquish control by raising money through traditional channels. Δ

Casparie is the Managing Director of Casparie Resources, a consulting firm specializing in meeting the unique needs of the CEO. He may be reached by telephone at (714) 921-1148.

Inland Empire People

Edward N. Lewis started his professional career in marketing and member relations with the M & M Association, a Los Angeles-based personnel management consulting firm. He then became manager of group sales and promotions for Marineland in Palos Verdes. Later at the Los Angeles Area Chamber of Commerce, he was the leading membership sales person, as area manager of marketing and member relations.

Lewis is currently director of development for the Riverside Community Hospital Foundation. His primary duties are membership development for the Executive 2000 Council and the Cardiac 2000 Club. He is also in charge of the annual "Inland Classic" Golf Tournament. He was responsible for creating the Cardiac 2000 Club and the Cardiac 2000 merchandising programs that support the HeartCare Center.



Previous to his current position, Lewis was executive vice president of the Hollywood Chamber of Commerce. While there he increased the chamber membership by 90% in less than four years. He is also recognized as the individual who created the successful cause-related marketing program for the world-famous Hollywood Walk of Fame and Hollywood Sign.

Lewis is co-founder of Philanthropic Management Group, which assists non-profit organizations with their development efforts through educational seminars and management consulting.

Lewis has a bachelor of arts degree in political science and a master of science degree in public administration, both of which he received from California State University at Los Angeles. He and his wife, Nancy, live in Loma Linda. Δ

Retaining and Attracting "Super Clean" Manufacturing Jobs

By James M. Lents, Executive Officer
South Coast Air Quality Management District

In the 1950s, smog in Los Angeles was comparable to the level only equaled today by Mexico City.

Since then, pollution levels have been cut in half, even as our population doubled. Our economy grew faster than anywhere in the nation.

But since 1990, our economy has tumbled and concern about jobs has soared. Despite past history, some now ask if a clean environment and a strong economy are even compatible.

Over the past three years, the South Coast Air Quality Management District has invested considerable soul-searching and vigorous effort to assure that the answer is "yes."

This included a top-to-bottom reorganization, a regulatory reform package called "New Directions in Air Quality Management," and market-based strategies. But the question remains: Given the huge pollution reductions required by state and federal laws, can manufacturing jobs survive in Los Angeles?

To provide insight into this, we asked the Economic Roundtable to help us investigate the emissions associated with various manufacturing jobs here.

Assuming an optimistic 25% growth in manufacturing jobs, it can be calculated what these manufacturers' emissions ought to be, per employee, to achieve all air quality goals by the year 2010. We also included the expected increases in population and vehicles.

The results were both surprising and hopeful for our environment as well as the economy.

Air quality planning now requires that all sources of emissions (cars and businesses, clean industries and the opposite) reduce pollution equally to achieve 2010 federal Clean Air Act requirements. That means about an 80% across the board reduction in pollution.

But another approach is to look at the amount of pollution an industry creates per job.

AQMD was pleasantly surprised, even astonished, to find that our region today has more than 600 businesses where emissions-per-job are already at one-half the level needed by all industries to comply with clean air laws by 2010.

The remarkable conclusion is that 500,000 more jobs could be created in these "super clean" industries and create no more than 1% of 2010's allowable emissions.

This suggests an outline for an affirmative action plan to retain and attract "super clean" industries for our region

to achieve both clean air and a growing base of manufacturing jobs.

Our initial findings indicate there are companies that are very valuable for the region to foster, both from an air quality and jobs perspective.

Among the "super clean" industries are a number that provide relatively high-wage jobs, such as instrument manufacturing, electronics, and aircraft and aerospace products. There are also manufacturers who use lower skilled workers.

Our region should take immediate steps to encourage these types of manufacturers to stay here, even to relocate and expand here.

AQMD and other public and private agencies should create incentive packages to keep and expand these "super clean" jobs and aggressively attract new "super clean" industries.

For its part, the AQMD could adopt strategies to substantially ease the cost to "super clean" industries of expanding or starting up a new plant here.

An example of this would be to create a safety net, under which industries meeting the "super clean" threshold would be excused from any further emission reductions until 2010.

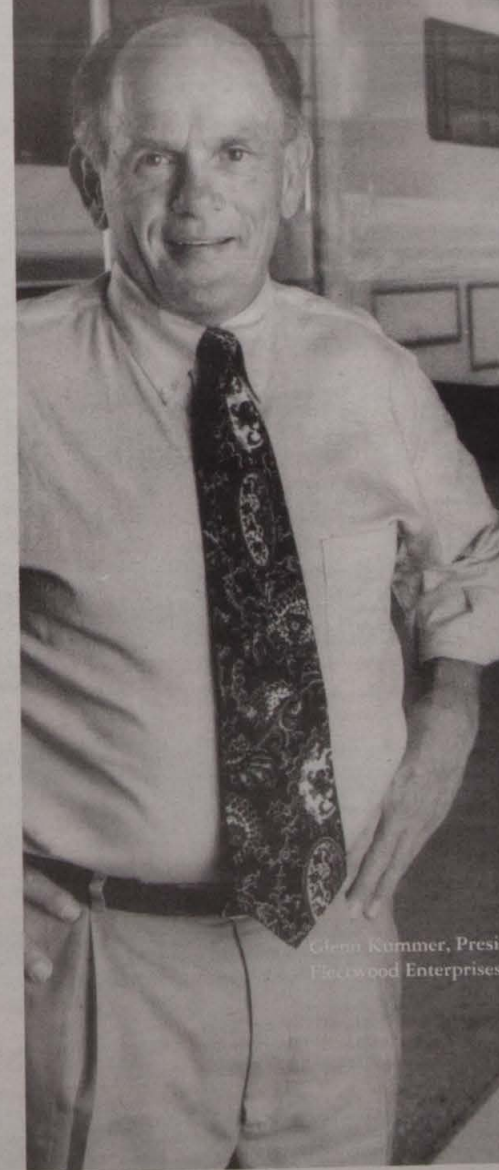
Further, a community bank of emission credits for economic development

could be created to offer low- or no-cost emission credits to attract new "super clean" industries. This would encourage the expansion of those firms already here. By law, all new or expanding firms must purchase these credits in order to obtain operating permits.

This is a major public policy decision with many other issues to consider, but one deserving of public debate.

This is the kind of approach our region—and all of California—must consider to meet public expectations for a quality of life that includes a growing base of good manufacturing jobs and clean air. Δ

"Working with the AQMD was a real education."



Glenn Kummer, President
Fleetwood Enterprises, Inc.

"Each RV we make in southern California is produced under more than a dozen air quality rules. So before our motorhomes hit the road, we have to be up to speed on air quality regulations. To get the facts straight, we send our people to the AQMD. Their compliance education classes have proven to be a cost effective way to get a handle on the rules. And that's a lot easier than learning the hard way."

Last year at AQMD, we began a comprehensive program to improve the way we work with businesses. First, we listened to their concerns. Then, we responded by developing solutions such as offering rule education classes, helping them obtain financing, even simple things like making customer satisfaction a priority. The result? A new direction for the AQMD, and for companies like Fleetwood Enterprises who are experiencing the difference.

For real answers to air quality problems, call our Public Advisor's Office at (909) 396-3235.

South Coast Air Quality Management District



Law Firms in the Inland Empire

Ranked by Number of Attorneys in the Inland Empire

Firm Address City, Zip	# Attorneys in I.E. # Partners in I.E.	Specialties	Clientele	# Offices in I.E. # Offices Co. Wide	Office Manager in I.E. Title	Local Managing Partner Title Phone Fax
1. Best, Best & Krieger 3750 University Avenue Riverside, CA 92501	105 48	Litigation, Natural Resources & Environmental, Business	Cities of Fontana, Corona, Redlands, Kaufman & Broad, Western Municipal Water District	4 4	Doyle Letbetter Administrator	Christopher L. Carpenter Managing Partner (909) 686-1450 (909) 682-4612
2. Reid & Hellyer, P.C. 3880 Lemon Street Riverside, CA 92501	38 18	Business, Litigation, Labor and Employment Law, Real Estate, Land Use, Zoning, Probate, Tax, Environmental	WND	3 3	Ron Hill Administrator Sheila Carter Assistant Administrator	Richard D. Roth President (909) 682-1771 (909) 686-2415
3. Gresham, Varner, Savage, Nolan & Tilden 600 N. Arrowhead Avenue, Ste. 300 San Bernardino, CA 92401	33 18	Corporate, Business, Real Estate, Mining, Taxation, Litigation, Estate Planning, Environmental	WND	3 3	N/A	Bruce Varner Managing Partner (909) 884-2171 (909) 888-2120
4. MacLachlan, Burford & Arias 560 East Hospitality Lane, 4th Floor San Bernardino, CA 92408	30 7	Insurance Defense Personal Injury Civil Litigation	Insurance Companies, Cities, Counties, Governmental Agencies	4 4	Carol Espinosa Office Manager	Michael Mugg Managing Partner (909) 885-4491 (909) 888-6866
5. Thompson & Colegate 3610 14th Street Riverside, CA 92501	28 10	Civil Litigation, Real Estate/Construction Law, Estate Planning	WND	1 2	Linda Asam Office Manager	Jack Marshall Managing Partner (909) 682-5550 (909) 781-4012
6. Covington & Crowe 1131 West Sixth Street, Ste. 300 Ontario, CA 91762	28 13	General Civil & Trial Practice, Corp., Real Estate, Estate Planning, Trust, Probate, Family, Pension & Profit Sharing, Labor Law, Bankruptcies	City of Ontario, Berry Const., Director's Mortgage, Spring Mountain Escrow, Casa Colina, Romar Roofing	1 1	Kimberly Navarro Office Manager	Edward Hopson Co-Managing Partner (909) 983-9393 (909) 391-6762
7. Schlecht, Shevlin & Shoenberger 801 E. Tahquitz Canyon Way, Ste. 100 Palm Springs, CA 92262	13 5	Real Estate Law, Commercial & Business Litigation, Probate & Estate Planning, General Business Law, Family Law	WND	1 1	Charlene Treatch Office Manager	Daniel T. Johnson Managing Partner (619) 320-7161 (619) 323-1758/323-4623
8. Thomas, Luebs & Mort 3737 Main Street, Ste. 1010 Riverside, CA 92501	12 6	Business, Real Estate, Securities & Finance, Environment, & Public Law, Civil Litigation	WND	1 1	Dawn Allred Administrator	William E. Thomas Managing Partner (909) 788-0100 (909) 788-5785
9. Redwine & Sherrill 1950 Market Street Riverside, CA 92501	12 5	Condemnation & Water Law, Civil, Business & Tax Litigation, Real Estate & Business Law, Tax & Estate Planning, Probate	n/a	1 1	Kathy Hedges Administrator	Gerald Shoaf Managing Partner (909) 684-2520 (909) 684-9583
10. Furness, Middlebrook, Kaiser & Higgins 1411 North "D" Street San Bernardino, CA 92402-1319	11 4	General Trial Practice, Insurance Defense, Insurance Coverage, Subrogation	Insurance Companies, Self-Insured Governmental Entities, Self-Insured Companies	2 2	Vacant	John W. Furness Administrative Attorney (909) 888-5751 WND
11. Rose, Klein & Marias 320 N. "E" Street, Ste. 400 San Bernardino, CA 92402	11 4	Workers' Compensation, Personal Injury, Asbestos Litigation	Individuals	2 8	Barbara Singer Office Manager	Robert L. Vines Managing Partner (909) 884-6014 (909) 885-0777
12. Stanfield & Warner, Inc. 412 W. Hospitality Lane, Ste. 300 San Bernardino, CA 92408	10 2	Insurance Defense, Business Law	Insurance Cos., Co. of San Bern., Builders, Self-Insured Companies, Contractors	1 1	Patricia Harjehausen Office Administrator	G. Stanfield/C. Warner Co-Owners (909) 381-3334 (909) 889-2007
13. Allen, Rhodes & Sobelsohn 3281 E. Guasti Road., Ste. 800 Ontario, CA 91761	9 2	Workers' Compensation Defense	Insurance Companies, Self-Insured Employers	1 5	N/A	Peter G. Karikas Managing Partner (909) 395-0356 (909) 395-0622
14. James K. McDermott Law Offices 3401 Centrelake Drive, Ste. 500 Ontario, CA 91761	8 2	Workers' Compensation Defense, Workers' Compensation Subrogation	Insurance Companies, Third Party Administrators, Self-Insured Employers	1 2	Bruce S. Vanner Managing Attorney	James "Bubba" Lloyd Director of Operations (909) 391-1150 (909) 391-1986
15. Wilson, Borrer, Dunn, Scott & Davis 255 North "D" Street, Ste. 307 San Bernardino, CA 92401	6 4	Personal Injury, Insurance Defense, Civil Litigation, Civil Appeals	Travelers Insurance Co., University of CA, Canadian Indemnity, Cities of Colton, Redlands, Upland, Chino, San Bernardino	1 1	Thomas M. Davis Managing Partner	Thomas M. Davis Managing Partner (909) 884-8855 (909) 884-5161
16. Bloom, Rudibaugh & Jeglin 3550 E. Florida Avenue Hemet, CA 92544	5 3	Personal Injury, Family Law, Bankruptcy, Criminal, Estate Planning, Probate, Real Estate	n/a	2 2	Kathy Bloom Partner	Kathy Bloom Partner (909) 925-9464 (909) 925-1520
17. Parker, Stanbury, Babcock, Combs & Bergsten 290 North "D" Street, Ste. 400 San Bernardino, CA 92401	4 2	P. I. Defense Litigation, Employment Law, Insurance Coverage, Workers' Compensation Defense	Allstate Insurance Co., Allied Ins. Co., United Services Auto Assoc. (USAA), Consolidated Freightways	1 4	Mila Owen Office Manager	Stephen H. Osborn Managing Partner (909) 884-1256 (909) 888-7876
18. Law Offices of Wendell W. Falle 27-620 Landau Blvd., Ste. 5 Cathedral City, CA 92234	4 0	Personal Injury Workers' Compensation	n/a	1 2	Dora G. Hotz Senior Paralegal	Wendell W. Falle President (619) 322-7900 (619) 325-6390
18. Lewis, D'Amato, Brisobols & Bisgaard 650 East Hospitality Lane, Ste. 600 San Bernardino, CA 92408	4 1	Public Entity Defense, Insurance Litigation, General Litigation	Various Cities, School Districts, and Numerous Insurance Carriers	1 5 (CA)	Anna M. Placencia Office Administrator	Kenneth T. Kreeble Administrative Partner (909) 387-1130 (909) 387-1130
19. Lynberg & Watkins 1317 W. Foothill Blvd., Ste. 200 Upland, CA 91786	4 1	Real Estate Law, Business Law, Insurance Related Law	Prudential California Realty Lewis Home Management Corp. County of San Bernardino	1 3	Patrick L. Graves Managing Attorney	Patrick L. Graves Managing Attorney (909) 946-8063 (909) 981-5517

The following firms should have been included on this list but have failed to provide adequate data: Hill, Genson, Ewen, Crandell & Wade; N/A = Not Applicable WND = Would Not Disclose n/a = not available The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764. Researched by Ann Bones. Copyright 1993 Inland Empire Business Journal.

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AB 1672 Changes the Insurance Landscape in California

by James Taylor, President
Inter Valley Health Plan

AB 1672, California's landmark health insurance reform package which goes into effect July 1, will change the way small group (5-50 employees) health insurance is purchased and administered in California. It will affect millions of California workers who presently have no coverage, and most especially, insurance companies.

Health Maintenance Organizations (HMOs) such as Inter Valley have long practiced many of the reforms mandated by AB 1672. The legislation now creates a level playing field between HMOs and insurance companies, and practically guarantees that small companies which weren't insurable can now get health insurance.

The package is not a comprehensive solution to the health insurance crisis. But its effects will be far reaching. The HMO community supports most of AB 1672's reforms and worked for their adoption.

AB 1672 is not one reform. It is at least six reforms addressing underwriting, disclosure requirements, rating, a state-sponsored purchasing pool, a private reinsurance mechanism and enforcement of the entire package.

Any one of these issues, taken alone, would have significant impact on small-group health insurance. Together, they re-shape the current small-group market into a new world of unknown opportunities and dan-

gers—a world that has already led some insurance carriers to consider leaving the small-group marketplace while encouraging others to think twice before entering it.

Briefly, the six reforms of AB 1672 are:

* **Underwriting:** AB 1672 sets a one-time six-month pre-existing condition waiting period. Employees may change jobs, moving from one health care plan to another, without having to again satisfy this waiting period if they maintain continuous coverage.

HMOs, because of Knox-Keene regulations, have always provided coverage for pre-existing conditions the first day of the health insurance plan.

The most far reaching underwriting reform is the requirement that carriers accept small employers into any plans the carrier offers in the small group market regardless of the industry or the health condition of the group. This guaranteed acceptance provision does allow, however, different premium rates to be applied based on health or occupation.

By contrast, HMOs have never screened out individual group members because of pre-existing health conditions.

The Guaranteed Acceptance will initially apply to groups of 5-50 employees. In July, 1994, four employee firms are phased in. On July 1, 1995, firms with three employees

are covered.

* **Disclosure Requirements:** To make sure consumers have access to all of a carrier's offerings, AB 1672 requires that when agents offer a small employer a particular health benefit plan, a "benefit summary" that discloses what benefits the plan has and its rates, be presented.

Since any change in benefits or options in a plan design constitutes a new plan design, carriers and agents will have to provide benefit summaries for all possible combinations.

* **Rating Reforms:** Although a small group is guaranteed that its application for a health plan will be accepted, there is no guarantee as to what rate the group will receive. Carriers are required to establish a "standard risk rate" for each plan, from which new applicants can be charged from 120 percent to as low as 80 percent. In July, 1996, the band will be narrowed to 110 percent and 90 percent.

* **Small Employer Purchasing Pool:** AB 1672 creates the Voluntary Alliance Uniting Employers Purchasing Program (the VALUE Program), through which small employers can pool administrative costs and thus reduce health insurance premiums by 15 percent or more.

* **Reinsurance Pool:** AB 1672 creates a non-profit, voluntary Reinsurance Fund through which smaller carriers participating in the new health insurance environment can spread their

risk.

* **Enforcement:** Intentional violations of AB 1672 will carry fines, as well as possible suspension or revocation of license. Fines will range from \$250 through \$2,500 for agents; from \$2,500 to \$100,000 for carriers.

As noted earlier, AB 1672 levels the playing field between HMOs and insurance companies. Insurance companies, never before concerned with accepting all applicants, will now be faced with accepting potential "less-than-desirable" risks, as well as limits on their ability to exclude pre-existing conditions.

These conditions are very familiar to HMOs. We have found that the benefit of providing quality health care to a broader population far outweighs the increased potential of longer treatments. Indeed, by already operating as though AB 1672 had been in effect these past years, HMOs focused on preventive care that reduces future long-term treatment costs.

One aspect of the reforms is the requirement that HMOs and insurance companies file their intent to market to the small-group health insurance with their respective regulatory agencies. For HMOs, this is the Department of Corporations; for insurance companies, the Department of Insurance.

HMOs and insurance companies that do not file an application will not be allowed to sell to the small group market. Δ

Inland Empire People

“Overseeing the operations of two hospitals is a major responsibility full of exciting challenges and opportunities,” admits Charles “Lin” Baker.

Baker is chief executive officer of Doctors’ Hospital of Montclair and Ontario Community Hospital, subsidiaries of National Medical Enterprises, one of the nation’s largest health care service companies.

Baker enjoys working in the Inland Empire because of the area’s potential for growth in both business and population. “The economy,” he admits, “has had its own impact on health care and the demand for patient services. However, with the wealth of resources in the Inland Empire there is an opportunity for any business to be successful.”

Before coming to the Inland Empire in 1992, Baker served as CEO of Placentia Linda Community Hospital in Orange County. Recruited to the health care field by a hospital administrator he met while in college, Baker has dedicat-

ed more than 21 years to the industry.

“As a manager,” he says, “I encourage self-starters to pursue their goals with little supervision and offer guidance and direction to those who may need additional support.”

Born in Metropolis, Illinois, and raised in Tempe, Arizona, Baker received his bachelor’s degree and M.B.A. from Arizona State University. His interests include spending time with his two children, church activities, and gardening. An avid sports fan, he also enjoys water-skiing, snow skiing, and attending various sporting events.

He is an active member of the United Hospital Association and the Federation of American Health Systems.

Baker says his goal in life is to see his children educated and to assist them in their own business endeavors. He hopes to continue to be a successful hospital CEO and preceptor to potential health care executives. Δ

Inland Empire People

Born in Wichita, Kansas and a self-proclaimed “Air Force Brat,” Michael P. Lance has an interesting approach to life and work. As chief executive officer of Riverside Community Health Plan Medical Group, Inc., Lance utilizes his business and financial management skills daily in the operations of this successful Independent Physician Association (IPA).

Lance is a well-respected consultant and widely-published author in the field of managed health care. Yet this wasn’t his first professional aspiration. “I was a medic in the Army and wanted to be an OB-Gyn physician but became a CPA instead. I’ve been in medical administration ever since—for the last 20-plus years,” he says.

Lance enjoys doing business in the Inland Empire not only because

he happens to be a resident, but also because “there is a lot of local commitment and dedication, particularly within the medical profession, to meet the needs of our community.”

Says he of his “people-oriented” management style, “I like to teach others, to delegate to qualified supervisors and managers, and to only wear a coat and tie when absolutely necessary!”

Lance and Lois, his wife of 16 years, have a son, Scott, and two daughters, Lisa and Lori. The Lances also host a German foreign exchange student, Sonja. “Timing is everything in life,” says Lance. “My mother died at age 45 and my father at age 56. That, and becoming a diabetic about 12 years ago encouraged me to focus time and energy on my family, as well as my career—and to try to enjoy life to its fullest.” Δ



Manager’s Bookshelf



Strategies for Increasing Employee Involvement

By
Ray Maghroori, Ph.D., Associate Dean
Graduate School of Management
University of California, Riverside

In recent years, it has become fashionable to talk about participative management and employee involvement (EI) in workplace decisions. There are numerous books on this issue and related topics such as team building. Yet there are few guides on actually implementing a program for involving employees in workplace decisions. *Managing the Team* is among a handful of books that deal with this important managerial subject. The book serves as a comprehensive guide to approaches, methods and techniques for implementing a total EI program in organizations.

The book’s author, Mick Marchington, is a senior lecturer in the Organizational and Employment Studies Group in the Manchester School of Management at the University of Manchester Institute of Science and Technology in England. *Managing the Team* is his fourth book. A former editor of the journal of *Employee Relations*, he is also a Stage I examiner for the Institute of Personnel Management in England. Many of the case studies in the book are based on the experience of British business organizations. Yet the book’s conclusions are applicable to the American business environment as well.

According to Marchington, over the years various types of EI strategies have been adopted by business organizations. There are various reasons for these strategies. Probably among the most important of these reasons is that management feels that they need to increase employee commitment to the workplace, and that through employee involvement they can increase loyalty and commitment to organizational goals and missions. In addition, there has been a growing recognition that employees possess important knowledge and expertise that needs to be incorporated into program design and business operations. Employee involvement in this context becomes a strategy for increasing corporate success in a very competitive global marketplace (p.2).

Communication with employees is the cornerstone of a corporate EI strategy since many employee surveys indicate the most common complaints leveled against employers is a lack of adequate communication (p. 79). Marchington points out that: “Written and audio-visual communications are an essential part of an organization’s EI

practices, and can form the base for a more comprehensive policy (p.55).” Further, face-to-face interaction, either in the form of structured briefings or ad-hoc meetings, are crucial for informing and, therefore, “socializing” employees into the corporate culture.

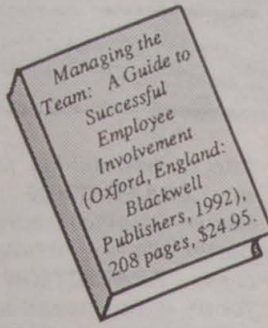
Another EI strategy deals with involving employees in problem solving. This strategy accomplishes two things: First, it contributes to quality and continuous improvement because employees often possess valuable information about products and services. Further, employee involvement in problem-solving increases corporate decision-making legitimacy and decreases the need for the selling of new ideas to the employees.

Job redesign is another means to employee involvement. There are several different rationales for job redesign. First, there is a body of literature suggesting that through job redesign—that is, through eliminating the repetitive and boring aspects of mass production jobs—employers can reduce workers’ alienation and, therefore, increase productivity. Second, it has been argued that job redesigns that create a teamwork environment usually increase job satisfaction and employee commitment to organizational success (p. 108). Thus, such authors as Tom Peters (*Thriving on Chaos*) view job redesign and self-management of teams as the cornerstone of rebuilding America’s economic well-being.

Marchington devotes an entire chapter to the impact of profit sharing and other financial incentives on EI. There are a number of interesting conclusions at the end of this chapter. Two examples are:

- * Share ownership and profit sharing have a minor, albeit slightly positive, impact on employee attitudes and behavior (p. 174).
- * Plant-wide incentive systems may be useful to organizations because they enable employees to make links between their own performance and that of the establishment or unit for which they work (p. 174).

The above strategies are among some of the most important ideas of *Managing the Team*. The book should be read by anyone engaged in managing people or organizations. The book is well-written and quite comprehensive in scope, with a number of very interesting case studies. Δ



Advertising, Marketing & Public Relations

by Steve Holt

Reports from those attending the March 31 Inland Empire Ad Club’s monthly meeting indicate that the club’s new direction has met with success. People seem to enjoy the new format of luncheon meetings with notable speakers in the advertising industry. The luncheon was one of the Ad Club’s best-attended meetings in months.

Three local media representatives led a discussion on newspaper, radio and cable television media buying. The luncheon program attracted marketing representatives from such companies as OmniTrans, Pomona Valley Community Medical Center and Inter Valley Health Plan.

Those attending walked away with lots of valuable information about media buying, including the advantages of using each type of media to meet specific advertising objectives.

The Fax On Budapest

On a recent business trip to Prague and Budapest with her husband, Jane Wykoff of Jane Wykoff Graphic Design, Claremont, managed to land a logo project from the American Journalism Center in Budapest. She came home and completed the job, then spent several hours trying to fax back and forth to Budapest. “Not only are they eight hours ahead of us, so the timing had to be just right, but there aren’t many lines going to Budapest,” she said.

Pomona Valley Community Services Appoints New Editor

Pat Woy, a Claremont copywriter, recently was assigned several projects with Pomona Valley Community Services, an agency providing seven different programs for seniors in the local communities. These projects include writing a senior volunteer training manual for the Retired Seniors Volunteer Program (RSVP), one of the services provided by PVCS, and writing fund-raising letters. Pat also accepted the editor’s position for PVCS’s Valley News, a monthly newsletter currently being distributed to 25 different locations and on the Get About buses.

Postcards for Politicians

The “postcards for politicians” campaign initiated locally by Helen’s Place Printing in Upland has been a success, according to Wayne Scheib, production manager. Not only has it generated a great deal of publicity for the printing company, but it has given people an opportunity to tell politicians how they feel about government spending.

The idea of printing thousands of postcards for citizens to flood the White House and Capitol Hill first started with a printer in San Diego who printed 10,000 postcards with the message: “Before you raise my taxes, cut spending first. I’ll be watching.” The postcards are preaddressed to politicians.

To date, Helen’s Place Printing has mailed out approximately 7,000 postcards to people who have called about the project.

High Attendance at Inland Empire Ad Club Luncheon

“We’ve done no soliciting; the interest has all come from the publicity,” said Wayne. “We’ve had calls from as far away as Yucaipa, Pasadena and Anaheim.”

“Hey Boss, Guess What?”

“Boss, you’ll never guess what happened,” is the topic for the next American Marketing Association, California Inland Counties Chapter, dinner meeting on Tuesday, May 11, at the Red Lion Inn in Ontario. An expert on crisis management, Susan M. Tellem, APR, senior vice president/managing director for Burson-Marsteller, Los Angeles, will share her experiences and outline preparedness steps for crisis management.

Registration for the program is at 6 p.m. and dinner at 6:30 p.m. For students and pre-paid AMA members, the cost is \$15, non-members \$20. For more information, call (909) 621-4928.

The Butler Did It

The city of Ontario has selected Butler Agency in Riverside to produce a brochure to promote residential and industrial recycling programs throughout the city. Owner Wayne Huniuk also reports that the agency has agreed to work with the Riverside Unified School District to design educational literature.

A.A.F. President to Speak at Ad Club Luncheon

American Advertising Federation (AAF) President Wally Snyder will be the keynote speaker at the next Inland Empire Ad Club luncheon, scheduled for Thurs., May 20, at noon. Snyder is coming from Washington, D.C. to discuss the topic “Sales Tax on Advertising.” For more information call (909) 941-7022.

Way to Grow, Uber Advertising

Color Spot, one of the largest growers of bedding plants in the nation, has selected Uber Advertising & Public Relations to handle the advertising and promotions for the well-known horticulture company. Color Spot wholesales bedding plants to nurseries, as well as large retail stores including Target, Builder’s Emporium and Home Depot. Uber’s first project with Color Spot will be to develop a corporate identity, formulate an advertising campaign and a public relations program.

Synapse Agency Moves to Garden Grove

Synapse Advertising, based in Claremont, has announced that the agency will move its office to Garden Grove. According to David LaBonte, president, the move will help them meet the changing needs of their client base: closer to their Los Angeles clients and centrally located to continue to effectively serve their Inland Empire clients. Synapse is a full-service agency with clients in a wide range of industries including food products and services, financial services, high-tech and recreation. Δ

Mother's Day

For all that your Mother
has done for you...
Don't you think she deserves
a special brunch?

SEAFOOD NEWBERG BEEF STROGANOFF*
EGGS BENEDICT RASPBERRY CHEESE BLINTZES
APPLE CREPES WITH ORANGE SAUCE
OMELETTE BAR CARVED MEATS *SALADS*
COMPLIMENTARY CHAMPAGNE

**GRISWOLD'S
INDIAN HILL RESTAURANT**
FAMOUS MOTHER'S DAY BRUNCH
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**Ad deadline for June issue is
May 20th. For advertising
information, call
(909) 391-1015**

Business and Education: A Winning Partnership ADVERTORIAL

Having been involved in California school partnerships since its inception in 1961, FHP Health Care understands the need for business to be involved in schools.

FHP's Partnerships for Achieving in Learning in Schools project (PALS), began as a small idea and has now grown into the largest public service project FHP has ever undertaken. PALS encompasses nearly every community where the company does business.

FHP urges other businesses to get involved in local schools. According to Tim Brady, FHP regional vice president there's a payoff for businesses. "We're



Nearly 15 FHP executives participated in Inland Empire Principal for a Day activities. Tim Brady, FHP regional vice president, attended partner-school Monroe Elementary in Riverside and learned firsthand many of the issues facing today's educators.

all concerned about the workforce of the future. By seeing business people

involved in their schools, students recognize that there's something very real about what they're learning."

In the Inland Empire, FHP has adopted seven schools and is adopting two more later this spring. Through these partnerships, FHP provides a variety of activities including health education lessons with STUFFEE, a five-foot, larger-than-life stuffed doll that unzips to reveal soft-sculptured organs; hearing and vision screenings; projects promoting literacy, and other individualized programs.

"Health education is important because many lower-income students

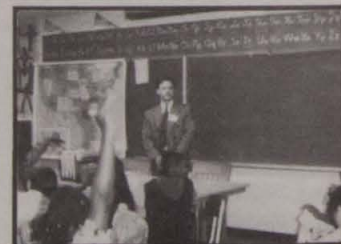
lack the proper health care coverage. Some of our students don't even have toothbrushes or toothpaste," commented Carolyn Ruiz, principal of Upland Elementary School.

This year, FHP, with the Riverside County Office of Education and the Business and Education Alliance, sponsored Principal for a Day receptions throughout the county. Principal for a Day puts business leaders in school for a day so they can learn more about the issues facing schools, such as curricula, facilities management, budget, transportation, gang intervention, family counseling and special education.

At the receptions participants shared—in a very emotional way—what they learned. Many people expressed concern over budget cuts but recognize what a remarkable job educators have done to compensate for them. The event, which attracts more than 5,000 attendees statewide, is an excellent opportunity for businesses to see how they can help.

As a result of its partnership successes to date, FHP will be soon adding to its list two more partnerships, Ridgecrest Elementary School in Moreno Valley and Hyatt Elementary School in San Jacinto.

Your own initial reaction may be to shy away from getting involved in school partnerships due to possible lack of available company funds. What you may not realize is that staff and your facilities are great classrooms and resources for students. Through mentoring and tours, students learn about different careers and the importance of education. Another inexpensive way to help is by donating unused equipment



Allison Elementary School in Pomona. Kurt Stauder, FHP Plan Manager, shared with students the importance of education. Many students enjoyed asking Kurt questions about his educational background and current responsibilities with FHP.

such as typewriters, extra paper and computers.

By getting involved in schools, businesses will be turning out better quality employees and making learning fun, and that helps everyone. If your business would like to be involved in this rewarding experience, please contact your local school and ask them how you can help. Δ

The Cardiac 2000 Club of Riverside Community Hospital Foundation

proudly presents

The 1st Annual (Caring Hearts Awards Member Program)

C♥H♥A♥M♥P

featuring

"A SALUTE TO FAMOUS TV DOCTORS"

Friday May 21, 1993 • 6:30 p.m. - 9:30 p.m.

Riverside Convention Center

Far Left
Vincent Edwards
("Dr. Ben Casey")

Below
Bernie Kopell
("Dr. Adam Bricker" of THE
LOVE BOAT)



Also Featuring:
Larry Linville "Major Frank Burns" of M*A*S*H
John Berardino "Dr. Steve Hardy" of General Hospital
France Nuyen "Dr. Paulette Kiem" of St. Elsewhere



Ticket Prices

\$75 (Includes Dinner and Celebrity Program)

\$110 (Includes Dinner, Program & VIP Celebrity Reception)

All Proceeds will be donated to the heartCare Center at Riverside Community Hospital

"ADDITIONAL SURPRISE GUESTS MAY BE IN ATTENDANCE"

For Ticket Information Call (909) 788-3471

PEOPLE, PLACES & EVENTS

UCR Admissions Officer Named Educator of the Year

Jennifer Gottdiener, articulation officer and re-entry coordinator with the Undergraduate Admissions office at the University of California, Riverside, recently received the Educator of the Year award from the Inland Consortium for Articulation and Transfer.

Gottdiener has been active in ICAT for 5 years. The consortium is an association of high schools, community colleges and universities in the area that seeks to build networks to assist in the transfer and enrollment of students to post-secondary education.

As articulation officer and re-entry coordinator, Gottdiener facilitates and distributes information about how courses at other campuses compare to courses at UCR. She also facilitates faculty contact among institutions, manages UCR's priority admission program for transferring students and coordinates UCR's annual Transfer Day. Δ

Chino Community Hospital Appoints New Director of Home Health

Chino Community Hospital has named Michael Kaulback, MBA, R.N., as its new director of the Center of Home Health. Kaulback came to Chino Community Hospital from Claremont Manor Home Care in Claremont, where he served as the director of Home Care Services.

As the new director of the Center of Home Health at Chino Community Hospital, Kaulback has a commitment to giving patients the best possible care in their own home. "I strongly feel that the best place to care for a patient is in their own home," he said, "it gives them more dignity, they recover more quickly and it is more cost effective."

According to Kaulback, "The future of health care will be to allow patients to recover in their own home with treatment endorsed by the patient's physician." The Center of Home Health which Kaulback oversees "... provides registered nurses, licensed vocational nurses, physical, occupational and speech therapists, home health aides and medical social workers to provide the highest quality of care."

Kaulback grew up in the Pomona Valley, attending Pomona High School.

He now resides in Upland. Δ

New Radisson Hotel HR Director

Phyllis Navarette has joined the Radisson Hotel/San Bernardino Convention Center as director of Human Resources, hotel General Manager Jim Deskus has announced.

Prior to joining the Radisson, Navarette served the Doubletree Hotel of Orange as employee manager.

Navarette, who teaches hotel management at an Orange County trade college, will be implementing special training programs for management and staff at the 12-story, 231-room hotel. Δ

Dinner on a Train?

The Orange Empire Railway Museum in Perris, California, invites "all aboard" a vintage train May 7th, 8th & 9th, where you can savor the experience of dining and tickets will be available on a first-come, first-serve basis. To reserve your space or for more information, contact the museum at (909) 943-3020. Δ

Ralph Rossum to Hold Chair in American Politics at U of R

Ralph A. Rossum, the Salvatori research professor for the Department of Government at Claremont McKenna College, has been selected to fill the University of Redlands' newly established Fletcher Jones Chair in American Politics. Rossum will begin his duties as a member of the U of R faculty in the fall.

The endowed chair, a full-time teaching and research position in the university's Department of Government, was created in November 1991 when the Fletcher Jones Foundation of Los Angeles awarded the university a \$1.5 million grant.

Rossum's areas of specialization include constitutional law and the U.S. criminal justice system. He has written or co-authored six books and numerous articles on these topics, and he is working on a manuscript about U.S. Supreme Court Justice Antonin Scalia, Rossum's teaching partner for a summer 1987 law school course taught in France. Rossum also has worked on behalf of the U.S. Justice

Department.

His honors include election to Phi Beta Kappa, receipt of three fellowships and inclusion of his biography in three editions of Who's Who in America. He and his wife, Constance, have three children. Δ

Marie Glotzbach Named U of R Director Of Donor Relations

Marie B. Glotzbach, a former vocal music and theater arts teacher in Ohio, has been named director of donor relations at the University of Redlands.

In her new position, Glotzbach will be responsible for prospect research and coordination of Development events.

Glotzbach served as a teacher at Granville High School and Middle School in Granville, Ohio from 1984-1992. She was Fine Arts Department chair from 1987-1992. In 1990 she received the Distinguished Educator Award from the high school. Δ

Health Care Management Seminar Set for May 14

A one-day seminar on management in health care, with a focus on current trends and effective responses, will be presented by the Graduate School of Management at the University of California, Riverside from 8:30 a.m. to 5 p.m. on Friday, May 14 at the Mission Inn.

The conference, entitled "In Search of Excellence in Health Care Management," is geared toward presidents, vice presidents and managers of health care institutions, said Ray Maghroori, Ph.D., associate dean and director of Executive Education at UCR.

The morning session will cover national, state and local health care trends. Panels include: "Curing the Crisis: Options for National Health Care Reform," "Health Care Trends in the State of California" and "The Status of Health Care in the Inland Empire."

The second portion of the program will include such topics as "Outcomes: The New Accountability Measure for Health Care," "Clinical Resource Management and Quality Enhancement in Hospitals" and "Building Personal Credibility of Health Care Managers."

After the formal presentations, there will be small group discussions on each of the topics.

Seminar attendance is \$95 per person, including lunch. Advance reservations should be made by May 3. Those interested in attending may also register at the door, space permitting, at the rate of \$125 per person.

For more information on the programs or reservations, phone the Office of Executive Education at (909) 787-4592. Δ

Frank Basirico Joins Chino Valley Bank

Chino Valley Bank has announced the appointment of Frank Basirico to the position of Vice President of the Credit Management Division.



Before joining Chino Valley Bank Basirico was Executive Vice President and Senior Credit Officer for Fontana First National Bank. He is currently the Vice Chairman of the Robert Morris Association. Δ

AppleOne Employment Services Opens Technical Services Division

AppleOne Employment Services, based in Glendale, has established a new Technical Services Division to provide clientele with "technical temporaries."

The division targets high tech organizations in communications, biomedical and consumer product fields who need technically-trained personnel, according to Bernard Howroyd, president. A weakened economy sees such firms now seeking alternative labor resources that lessen their overhead burdens.

"These concerns are part of a nation-wide trend toward utilizing fewer conventional employees that makes temporary workers an extremely attractive alternative," he said.

Howroyd said many firms will likely utilize skilled temporaries during peak periods, or when quick manufacturing turn-around is required. By using qualified temporary personnel, companies can avoid the usual advertising, interviewing, personnel record keeping, Workers' Compensation and other costly and time-consuming burdens, he said.

AppleOne makes no charge for its technical services team, which tours client manufacturing facilities to develop customized evaluation and training procedures to meet the needs of each firm. The new program includes a review of company quality specifications and standards. "An extensive background check of each applicant, with hands-on evaluation of capability enables AppleOne to provide trained, qualified applicants. Such individuals are at a premium, even given the condition of the labor market," Howroyd said.

The Technical Services Division will operate in AppleOne markets where there are concentrations of businesses requiring such services, initially including Los Angeles, Orange and San Diego counties. Δ

Weekend Time Out



A distinctive Japanese barbecue called Robata Yaki is featured in one of two unique restaurants located in the Las Vegas Hilton's beautiful Benihana Village. Benihana's second restaurant specializes in the famous Hibachi steak service. Guests can also enjoy the cocktail area while watching the animated musical extravaganza, "Jamirdee."

Dining at the Las Vegas Hilton—Something for Everyone

Las Vegas is well known for its fine dining and inexpensive price tags for the gourmet and "just eat and get back to the tables" type of appetite. Staying at the Las Vegas Hilton fits the bill for both—but does a better job accommodating the person who truly enjoys a choice and selection of various dining experiences. With 13 restaurants to choose from, the Las Vegas Hilton features something for every palate. Their epicurean world tour includes the cuisine and ambience of Japan,

France, Italy, England, China and Mexico, as well as traditional American favorites.

Andiamo's

Pasta lovers will return again and again to this favorite northern Italian restaurant. Customers can observe Andiamo's chefs preparing fresh pasta, breads and cooking their special Italian dishes.

Many visitors and locals alike make sure their reservations are made early. With their tempting dishes, this is a busy and popular spot.



Le Montrachet is hailed as one of the finest restaurants in the world. Elegance prevails in this intimate room where the finest French cuisine is served. One of the unique features of Le Montrachet is a wine cellar like no other—where an unparalleled selection of more than 400 wines from vineyards all over the globe are available.

Hilton Steak House

Adjacent to Andiamo's is the Hilton Steak House. Their Texas-sized prime steaks and fresh seafood meals are prepared over aromatic mesquite wood and can satisfy any hungry appetite. With a western ambience, it is casual yet elegant.

Le Montrachet

If contemporary French cuisine pleases your tastebuds, try Le Montrachet. Rated as a connoisseur's delight, choose from more than 400 hand-selected wines which are stored in the adjoining private wine cellar.

Barronshire

Perhaps you're in the mood for a crisp salad, prime rib or fresh fish and chicken specialties—go directly to Barronshire. Enjoy subdued dining with a taste of English flavor.

Benihana Village

This village is referred to as an oriental fantasyland complete with not only one, but two Japanese restaurants—Hibachi and Robata Yaki barbecue. If you like to dine with lots of atmosphere, just stop in and you will not only experience

fine dining, but enchanting sights and sounds of an animated musical extravaganza, showcasing birds, trees and even water coming to life in song and dance. The restaurants are surrounded with lush gardens, running streams, rain storms, complete with thunder and lightning. The grand finale is a spectacular fireworks display over the Benihana Musical Waters. Reservations are recommended even though the seating capacity is 300.

Garden of the Dragon

Overlooking the Benihana Village, and continuing with the oriental theme, the Garden of the Dragon offers the ultimate in gourmet Chinese dining. Favorite dishes include spicy Szechuan, Peking, Northern, Mongolian and Cantonese.

Paco's

For a taste just south of the border, Paco's offers authentic Mexican specialties including fajitas, spicy burritos, chimichangas and crisp tostadas—with Margaritas, of course.

Buffet of Champions

With a variety of different meals to choose from, the Buffet of Champions, located in the SuperBook Casino, offers the best in buffet dining for breakfast, lunch and dinner. Spectacular Saturday and Sunday brunches are not to be missed.



An appealing feature of Andiamo, the Hilton's fine Italian restaurant, is a magnificent "show" kitchen that enables patrons to observe chefs preparing fresh pasta, breads and other Italian favorites. For guests who choose Italian dining, a resplendent array of color and art awaits them.

Socorro Springs

Back to the appeal of a fast meal, whether it be a quick snack or a full-course dinner, any hour of the day, this cafe suits the person who wants to just eat and run—just in line with the dynamic energies of Vegas.

Yes, the Las Vegas Hilton is a world of restaurants combined in one magnificent hotel. Dining there is truly an international experience. Δ

Loma Linda University Children's Hospital Advertorial

Loma Linda University Medical Center has made a total commitment to establishing a children's hospital in inland Southern California. The Children's Hospital will become an international advocate for children's health care and well-being. The Loma Linda University Children's Hospital is determined to make a significant contribution in reversing the many effects that impact negatively on the well-being of children.

The new 250-bed Children's Hospital is scheduled to open in the fall of 1993. A Children's Hospital is necessary because of the facts below:

In the United States:

- There are 64,000,000 children (birth to 17 years of age).

- We rank higher than any other developed nation in the incidence of adolescent pregnancy, school failure, adolescent suicide and sexually transmitted diseases.

- There are approximately 4,000,000 children, six years old or younger, who have lead levels in their blood that could impair their development.

- We rank 24th in the world in infant mortality. This places the United States virtually behind every other developed nation in the Western Hemisphere.

- At least one of every 10 babies born is exposed to illegal drugs during pregnancy.

- Three children die each day as a result of child abuse. Since 1985, the number of child abuse fatalities has grown by over 38 percent. Half of these children are less than one year of age when they die.

- One-third of our children are not covered by health insurance.

- In the past three years, 60,000 American children became seriously sick from preventable illness. Of these, one in four has lived in Southern California.

In California:

- One child in six has been exposed to drugs and alcohol before birth.

- One in 10 children is born with a handicapping condition.

- One child in every four lives in poverty.

- Fifty percent of our two-year old children are not immunized.

- Our state ranks 36th among the 50 United States in prenatal care.

When the Children's Hospital was being planned, its directors recognized that creating a full-service hospital for children requires more than just specialized personnel and equipment. The entire building must be designed specifically for children's unique situations and needs. This commitment to combine architectural innovations with medical expertise will result in a hospital with a pleasant and comfortable atmosphere for children and their families.

The design goal for this facility is to create a hospital environment that children will not find threatening or frightening. We believe that visiting a hospital does not have to be an intimidating experience.

Children's Hospital medical units will be among the most modern and technologically advanced in the nation. The Bone Marrow Transplant Unit, for instance, will be equipped with a sophisticated air-filtering system that continuously cleanses the air to protect bone marrow transplant patients and other patients with immune disorders from infection.

Construction of the Children's Hospital is a major undertaking. The facility will total approximately 20,000 square meters (185,450 square feet). When completed, it will provide children throughout inland Southern California with a comfortable, centralized and non-intimidating environment for all their medical needs.

The Children's Hospital will have a far-reaching, positive impact for children in several respects:

- It will offer a comprehensive range of services to pediatric patients, in an integrated manner, in one centralized location.

- In addition to treating sick children, it will emphasize preventive medicine, accident prevention, and the critical role that parents and other guardians play in children's health.

- As a teaching hospital, the Loma Linda University Children's Hospital will serve as an advanced training center in pediatric medicine. By training professionals in pediatric medicine, the Children's Hospital will, through its graduates, have a continuing heal-

ing impact on children around the world.

- The Children's Hospital will house the world's leading program in infant heart transplantation. Nearly 70% of the world's heart transplant in infants less than six months of age have taken place at Loma Linda. The International Heart Team includes more than 300 physicians, nurses, respiratory technicians and other health professionals. The Team has provided services to hundreds of children and trained and established permanent heart surgery teams around the world.

With these elements, the Children's Hospital at Loma Linda University is providing health care leadership to "Ensure a Future for our Children." Δ

Not Just Fun & Games But Serious Business

So you're planning an event and you want the right place to do it. The National Orange Show is ready to help.



Equipped with a professional staff, the National Orange Show offers the right touch for your next business meeting, fund raiser, trade show, convention, expo or any kind of special event imaginable.

Imagine your business meeting...you've been worried about it for weeks. The boss wants you to figure out something which would include your affiliates in New York City. New York City!!!



Relax. The newly opened Sports Center at the National Orange Show is equipped with satellite communications for teleconferencing with accommodations for up to 1000 people in its plush video theater, so you can have your corporate meeting and no ulcers.

Imagine your next fund raising event. You need a place in a



convenient location, with a room that's not so small that the people knock elbows, nor so big that they look like they're sitting in the Grand Canyon. The National Orange Show



offers a variety of facilities just right for your organizations. Plus, our catering staff will create a banquet which will maximize your event and minimize your out-of-pocket.

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INLAND EMPIRE HAPPENINGS

INLAND EMPIRE BUSINESS CALENDAR

March - May, 1993

Coachella Valley Children's Theater, with the YMCA, presents Mervyn's Family Series, the 1993 Spring Season. Shows are: Saturday, March 27, 1993, 2 p.m. "The Wind in the Willows," Saturday, April 17, 1993, 2 p.m. "Brown Bag Moscow Circus," and Saturday, May 8, 1993, 2 p.m. "Hats Off to American Entertainment." Performances are approximately one hour long and after the show, the actors will autograph children's programs. For more information, call (619) 341-YMCA. Δ

May-June, 1993

Marketplace Ministries will show five Zig Ziglar videotapes during May and on June 3. The Biblically-based networking group meets at the Grand Terrace Food Connection on Barton Road just east of the 91 Freeway every Thursday at 6:30-7:30 a.m. No membership fees or RSVP is required. Attendees pay only for any breakfast items ordered. For more information call Dr. Marion Hammarlund at (909) 687-2373. Δ

West San Bernardino Business Expo Postponed

The Seventh Annual West San Bernardino County Business Expo dates have been changed from April 16-18 to June 26-27.

The event will take place at Montclair Plaza and is co-sponsored by the Montclair and Upland Chambers of Commerce. For information call Meredyth at (909) 624-4569, or Carole at (909) 982-8816. Δ

May 12-13

The California Employer Council, in association with the Employment Development Department, presents "California Business Surviving and Thriving" 1993

Employer Conference at the Riverside Convention Center on Wednesday, May 12th. Registration is at 10:30 a.m. and the session begins with lunch at 11:45 a.m. Cost is: EAC Employers-\$55 and all others-\$65. Session covers labor laws and controlling workers' compensation costs. There will be an evening social at 6:30 p.m. And on Thursday, May 13th, there will be a CEC business meeting at 7:30 a.m. with registration from 7-9 a.m. General session begins at 9:15 a.m. EAC Members-\$99 and all others \$145. Fees for attending both days are EAC Members-\$154 and all others \$210. RFor more information and registration, call Gayle Champlin at (909) 884-2159. Δ

May 20, 1993

Wanted—"Heart-Less" Jailbirds. On Thursday, May 20th, the Upland/ Montclair branch of the American Heart Association will be locking up prominent physicians and citizens in "jail" at the Frank H. Abbott Memorial Cardiac Arrest. The Cardiac Arrest "jail" will be set up at the Ford of Upland at 555 W. Foothill Blvd. from 11 a.m. to 3 p.m. The goal for each jailbird is to raise \$350 minimum bail. The public is invited to witness the incarceration. For more information on the event or details on how to throw a "heart-less" person in jail, call Jane Katzmerek at the American Heart Association office at 1-800-834-1670.Δ

May 24, 1993

The California Venture Forum will feature a networking hour and a presentation by emerging firm Micropulse on Monday, May 24 at the Kellogg West Conference Center at Cal Poly Pomona.

The California Venture Forum is a non-profit, all-volunteer organization of entrepreneurs, educators, consultants and businesspersons seeking to connect qualified entrepreneurs with venture capital contacts.

For sponsorship information or an event brochure, call Bruce Holden at (714) 978-6300 or fax him at (714) 978-6792. Δ

their families a greater percentage of the costs for higher education. It is sad that this long tradition is changing because virtually free higher education in California has allowed so many first-generation college graduates like me to share in the great American Dream. Moreover, education has been the engine that has driven so much of the state's economic prosperity.

It is important to understand that a key element of the new student fee structure provides for much more financial aid for students who have such need. In fact, for the second year in a row, more than one-third of the student fee increase will be used to provide additional financial assistance for needy students.

I urge you to keep this increase in financial aid in mind. Some students may feel that they will no longer be able to afford to go to college. In my judgment it is very important that eligible students not be "priced out" of higher education, and they will not be excluded as long as The California State University and the state of California maintain their commitments to serve all eligible students.

Our destination must not change, but the route that we take, of necessity, will be different. Students from the San Bernardino campus testified at the meeting of the Board of Trustees that their primary concern was the availability of classes. While our campus has not reduced the number of class sections, the new fee increase will allow us to continue that tradition of service. And we are grateful indeed.

I do not wish to infer that increased fees will not be an acute burden for many of our students. They will be, and this is why I am sad.

But the times have changed, and California's resources today are greatly diminished. For those of us who have been the beneficiaries of California's past generosity, we must work even harder to see that today's and tomorrow's student generations have comparable opportunities. Education will continue to be the linchpin for California's future.

Anthony H. Evans, Ph.D.
President, California State University, San Bernardino

Letter To The Editor



Dear Editor:

I am writing to provide you information which will help you understand better The California State University Board of Trustees' recent decision to double CSU student fees within the next three years.

Given the serious problems associated with the CSU system's declining share of the state budget, a sharp decline from 4.5% to 3.5% since 1987, the Board seemed to have few other options. The new fee policy passed unanimously and will result in an increase in student fees from this year's \$1,308 to approximately \$2,500 in three years.

While all sectors and industries in California are suffering to some degree from

the effects of the current economic recession, it has had a tremendous impact upon The California State University. The 20 campuses are now serving approximately 30,000 fewer students and are offering 6,500 fewer class sections than in 1992. Prevention of further cutbacks necessitated the fee increase next year from \$1,308 to \$1,788 for most undergraduate students, and from \$1,308 to \$2,148 for most graduate students (except those seeking a credential to teach in the K-12 schools).

No doubt you will hear much discussion about the demise of the state's much-vaunted State Master Plan for Higher Education which has emphasized access, affordability, and educational quality. For years, the state has had a need to pass on to students and

Chambers of Commerce

Happenings

Corona Chamber of Commerce Major Membership Drive Planned

Ends May 14, 1993

Drive Chairman—Mary Conklin

Team Captains

Jim Bradley-Dream Team Patty Geck-Hang Ten Geckos

Lucille Hampton-Red Hot Chili Peppers

Baxter Miller-Dynamic Dyno-mite Directors

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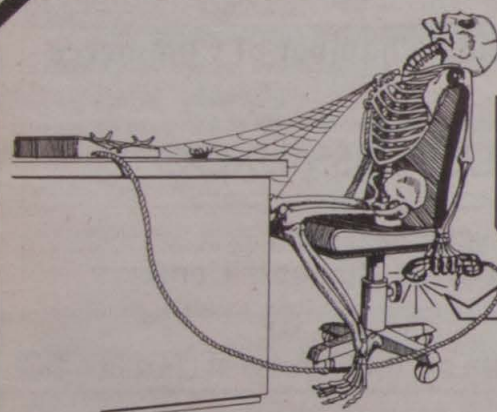
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Jun. 6-8	Nat'l Assn. of Men's Sportswear Buyers President: Seymour Schimel Schimel Co. 535 Fifth Ave. New York NY 10017	Jacob K. Javits Convention Ctr.	10,000
June 9-13	Society of Critical Care Medicine Dir. of Progs.: James R. Daggett 8101 East Kaiser Boulevard Anaheim, Calif. 92808	NY Hilton	3,600
June 11-16	China Trade Expo Director: J.Yujun Int'l Pacific Exhibition Inc. 133 Canal St. New York, N.Y. 10022	Jacob K. Javits Convention Ctr.	4,000
June 20-23	Int'l Fancy Food & Confection Show Group VP: Tony Calanca Reed Exhibition Cos. 999 Summer St. Stamford, Conn. 60905	Jacob K. Javits Convention Ctr.	30,000
June 29-July 1	PC Expo Show Mgr.: Mark Dineen Blenheim Holdings Inc. 1 Exec. Drive, Fort Lee Exec. Park Fort Lee, N.J. 07024	Jacob K. Javits Convention Ctr.	80,000
Aug. 5-11	American Bar Assn. Director: Mary Cavallini Meetings & Travel Dept. 750 North Lake Shore Drive Chicago, Ill. 60611	NY Hilton	24,000

Source: NY Convention & Visitors Bureau Inc.



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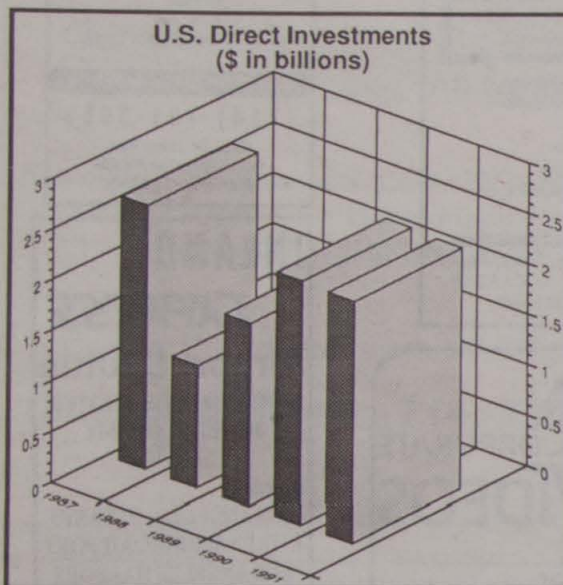
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Inland Empire Business Chronicle

Last Month's Inland Empire Business Headlines

Industry Isn't Waiting

Continued From Page 23



Says Mary Alice Acevedo, director of international relations at Cal-State Lumber Sales Inc. of San Ysidro, "People are suddenly discovering Mexico," and noting the increased market for wood products due to the Mexican housing shortage.

Hispanic-owned Cal-State Lumber is capitalizing on the opportunities available across the three nation market even before the completion of NAFTA negotiations: \$110 million of its \$190 million in sales comes from Mexico, in spite of the 10% to 15% tariff on its exports and no prospect of relief from NAFTA. The firm buys processed lumber in the Northwest and Arizona, ships it to Tijuana for conversion into finished molding and millwork, then sells the products in the U.S. and Canada. Meanwhile, it wholesales grade lumber to Mexico for furniture, homes, buildings and bridges.

When it comes to red tape—applying for permits and getting paperwork done—Americans say that Mexicans are "not overly bureaucratic." The main complaint is the difficulty in nailing down the "right information" to get shipments through customs—the answers aren't always in print. Mexican officials often tell you the rules in bits and pieces—changing them rather arbitrarily—which delays customs clearance.

A study of coming growth areas in Mexico, cited by export authority Wallace, points to the central and northern regions, such as the states of Puebla, Zacatecas, Aguascalientes and Sonora. In a separate projection, Wharton Econometrics sees the maquilas—already well-established as far south of the border as the suburbs of Mexico City—migrating to those same regions. The impetus: utility and environmental bottlenecks along the U.S.-Mexican border and the sizable labor force available in the smaller central cities.

Slow in coming, NAFTA may catalyze rapid change in one area: the maquilas, which generated nearly \$5 billion in export sales last year and now constitute Mexico's second-largest money earner after oil. NAFTA's terms initially permit the inbound plants to sell up to 55 percent of the total value of their exports within Mexico, and annually increase this percentage by 5 percent. Eight years after the pact's implementation, American—and Canadian—access to Mexico's market would be unrestricted.

Bienvenida to a more Americanized Mexico. Adios, maquilas. Δ

Transportation Commission Praised for Cost-Saving Incentives

By Senator Bill Leonard

One of the biggest complaints about government is that money is wasted. Another big complaint is that necessary work does not get completed on time. And it seems that both of these complaints are often uttered in the same sentence as the word "transportation."

Transportation projects are some of the state's biggest, most expensive, most visible, and most used so it is no wonder that the public comments on them so frequently. What everyone should be pleased to learn is that the California Transportation Commission has a new policy designed to minimize waste and encourage saving money.

The Commission wants to reduce costs for projects in the State Transportation Improvement Program (STIP) and use the money saved on one project to benefit another high priority and close-by project. It seems only logical: if local transportation authorities are able to complete one STIP project with money left over, they should be able to use that money on another local STIP project. That provides them with the incentive to look for cost savings and acknowledge people who identify those savings.

Not only does this create an incentive to save money, but it also means CalTrans can spend the money sooner. That is important in today's economic climate. There will be more efficient use of public funds and direct construction jobs. We also all benefit from having the projects done sooner.

The Transportation Commission deserves praise for taking such a positive step. More state agencies need to be cost-

conscious and create incentives to save money and be more efficient. Δ

Honoring Thomas Jefferson's 250th Birthday

By Senator Bill Leonard

April 13th marked the 250th anniversary of President Thomas Jefferson's birthday. Although his birthday has passed virtually unnoticed in recent history, this year was different because of President Clinton's inaugural appeal to Jefferson's legacy.

We can best honor Thomas Jefferson not by elaborate symbolism or facile identification with concepts of civil liberty, but rather by giving serious reflection to the principles that he dedicated his life to serving.

Jefferson is known for his work in politics, philosophy, science, architecture, music, agriculture, law, and education, but above all he is remembered as a statesman whose political philosophy helped to found "a new nation conceived in liberty, and dedicated to the proposition that all men are created equal."

In his debates with the First Continental Congress, Jefferson introduced a revolutionary principle: human equality. For the first time in history, the rights of individuals, not their rulers, were laid as the foundation of a nation.

Contrary to contemporary demand for equality and entitlements defined in a social or economic justice, Jefferson's understanding of equality was not predicated on equality of condition or of such characteristics as virtue, knowledge, strength or good looks. Jefferson's well-known references to natural aristocracy underscored the fact that individuals were far from equal in these respects. What makes individuals equal is their right to life, liberty, and the pursuit of happiness; that is, people are equal in terms of natural rights. Jefferson believed these natural rights to be based on the capacity for human reason to discern between the true and the false, the good and the bad. Jefferson's tradition of natural right has endowed this nation with the moral principles that render citizenship meaningful and statesmanship both desirable and necessary.

Modern liberals—including President Clinton—who so easily identify with Jefferson's philosophy of civil rights often overlook Jefferson's commitment to limited government, which entailed great concern about the limits of government action but also about government spending and taxation that inevitably must follow that action. It was Jefferson who declared "that private fortunes are destroyed by public as well as private extravagance. And this is the tendency of all human governments." Accordingly, unlike the current president, Jefferson dramatically cut government spending when he was elected president in 1800. He also abolished domestic taxes—all of them—along with the tax collectors who had been hired to collect them.

At a time when our nation seems to be in such philosophical turmoil, when we are questioning the very meaning of government and wondering why our national debt is so large, it would do us well to study Jefferson. His ideas about liberty, federalism, education, and the proper role of government would certainly raise the quality of today's discourse. More than this, it is crucial that Jefferson's understanding of natural right in relation to limited government be preserved for this nation's continued liberty and equality.

Happy birthday, Mr. Jefferson. Δ

Inland Empire Business Chronicle

International Trade Leads

854380 Chip Resistors, Resistor Networks
853340 PTC Thermistors

Product Data: Detailed product description: Chip resistors, resistor networks, PTC Thermistors. Product specifications/technical data: Chip resistors 1/16W-1/8W, 10 to LN CHM, resistor networks 22 to LM OHM, 3 to 18 pins. Quantity: Chip resistors-1000 million pcs, resistor networks-30 million pcs, PTC Thermistors-15 million pcs. U.S. dollar value: Part of a 60 million electronic manufacturing product in Peoples' Republic of China. Purchase needed by: December 31, 1993. Other information: Payment terms-letter of credit; shipping terms-FOB/CIP/CNF.

Response Data: Response language: English. Best way to respond: By fax. From manufacturers only: No, agents and distributor acceptable. Information desired from U.S. firm: 1) Give proposal on the project; 2) Send company and product brochure. Primary buying factor: Technology and price. Other information: Immediate purchase (within 1993) and one time buy only.

Company Data: Type of business: Trading company. Year established: 1986. Number of employees: 10-49. Annual sales: Over Singdls 250,000. Member of business chamber: Singapore International Chamber of Commerce. Bank name and address: United Overseas Bank (UOB), Singapore. U.S. firms represented: Ashway, Prince, Bieber, Courtmaster, Miracote, Astra, C-Tec, Cumming, Detroit, Fleetguard, John Deere, Metco, Marathon. Other information: Haw Par Trading Pte. Ltd. is a private firm with a global sales territory. It has more than 25 sales people covering a wide range of business including technology and machineries.

Post Remarks: Company is a reputable and well-established trading firm, with annual sales over Singdls 250,000. It is owned by one of the largest local banks in Singapore, the group is active in investments in the region and it is currently sourcing electronic components for its project in China. The company is looking for a wide range of electronic components including chip resistors, resistor networks, varistors, PTC thermistors, surface acoustic wave filters, metallized film capacitors, hybrid circuits, mini-type medium duty electromagnetic relays, small-

sized toggle switches, miniature key switched resin potentiometer, RF coaxial connectors, electro-magnetic components for switching para supply. U.S. firms that are able to supply these items should contact Mr. Janson Chaw by fax.

Post Contact: Shchia/Huntsman
Contact: Mr. Janson Chaw, Manager, Haw Par Trading Pte. Ltd., 154 Clemenceau Avenue, Unit 03-16, Haw Par Center, Singapore 0923. Phone: (65) 339-1655. Fax: (65) 339-1851. Telex: HPTRAD RS 42826.

Please send a copy of your response to: Commercial Section (FCS TOP), American Embassy, Singapore, FPO AP 96534. Refer to P0009.

853641 Mini-Type Medium Duty Electromagnetic Relays

Product Data: Detailed product description: Mini-type medium duty electromagnetic relays. Product specifications/technical data: They are used for cars, digital*programmable exchangers etc. Quantity: 12 million pcs.. U.S. dollar value: Part of a 60 million electronic manufacturing product in Peoples' Republic of China. Purchase needed by: December 31, 1993. Other information: Payment terms-letter of credit; shipping terms-FOB/CIP/CNF.

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Please send a copy of your response to: Commercial Section (FCS TOP), American Embassy, Singapore, FPO AP 96534. Refer to P00013.

853210 Metallized Film Capacitors: Chip Polyester Film, Laminated Film, Sub-Miniature

Product Data: Detailed product description: Metallized film capacitors: chip polyester film, laminated film, sub-miniature. Product specifications/technical data: 1) chip polyester film 0.047 to 0.33 UF, 40V; 2) Laminated film 0.01 to LUF, 40 to 63 V; 3) Sub-miniature 0.01 to 2 UF, 40 to 63 V. Quantity: Chip polyester film-1 million pcs.; laminated film-15 million pcs.; sub-miniature-14 million pcs. U.S. dollar value: Part of a 60 million electronic manufacturing product in Peoples' Republic of China. Purchase needed by: December 31, 1993. Other information: Payment terms-letter of credit; shipping terms-FOB/CIP/CNF.

Response Data: Response language: English. Best way to respond: By fax. From manufacturers only: No, agents and distributor acceptable. Information desired from U.S. firm:

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Please send a copy of your response to: Commercial Section (FCS TOP), American Embassy, Singapore, FPO AP 96534. Refer to P00011.

For further assistance with the following trade leads, please contact the Center for International Trade Development at (909) 274-4820

Inland Empire Business Chronicle

Bankruptcies

Robert and Sharon Crawford dba B & B Gospel, 11955 Napoli Circle, Fontana; debts: \$202,122, assets: \$226,725; Chapter 13.

Allen and Violet Gildard dba Digital Media, 17764 Yucca St., Hesperia; debts: \$292,366, assets: \$55,810; Chapter 7.

Dennis and Karen Turley dba Turley Electric, 3302 Washington St., San Bernardino; debts: \$212,662, assets: \$204,000; Chapter 7.

Judith Davenport dba Davenport Consulting, 19873 Tussing Ranch Road, Apple Valley; debts: \$72,000, assets: \$100,250; Chapter 13.

David and Karen Bridgeford Consulting, 18510 Cocqui Road, Apple Valley; debts: \$360,237, assets: \$196,000; Chapter 7.

Wood Gallery Inc. dba Wood Gallery, 12463 Mariposa Road, Victorville; debts: N/A, assets: N/A; Chapter 11.

James R. Henry, Rose Marie Henry, Highland Farms Riding Academy, 14907 Highland Avenue, Fontana; debts: \$652,001, assets: \$1,311,100; Chapter 7.

Kenny Yingtin Lok, Winnie Siu Ping Lok, fdba, Delta Loma Linda J.V. (a sole proprietorship), fdba

Delta Restaurant (a sole proprietorship), 2548 Shady Glen Lane, San Bernardino; debts: \$384,832, assets: \$366,177; Chapter 7.

Edward Ezequiel Medina, Bertha Erlinda Medina, dba Colima Discount Paints & Supplies, Colima Paint, Colima Paint and Supply, Colima Automotive Paint, Colima Auto Paint, Colima Automotive Paint & Supply, 16208 High Vista Lane, Chino Hills; debts: \$664,091, assets: \$318,600; Chapter 7.

Michael William Pitts, Marie G. Pitts, faw Alpine Food Service, Inc., 1113 Clubview Drive, Big Bear Lake; debts: \$227,113 assets: \$35,600; Chapter 7.

Martin (NMI) Raynes, Susan Elizabeth Raynes, dba Martin Raynes Painting, 798 Crown Drive, Lake Arrowhead; debts: \$312,889, assets: \$295,700; Chapter 7.

Sparecon, Inc., 26485 Suite M., Inez Road, Temecula; debts: \$426,323, assets: \$7,790; Chapter 7.

Surft Boyz, Inc., a California Corporation, 11098 Venture Drive, Mira Loma; debts \$1,237,591, assets \$15,000; Chapter 7.

The Thomas Marion Company, 40-100 Washington St., #133-202,

Bermuda Dunes; debts \$934,798, assets \$0; Chapter 7.

Turner Ranch Properties, 17800 Casablanca Lane, Victorville; debts \$360,000, assets \$1,600,000; Chapter 11.

Westside Golf Club, a California Limited Partnership, Westside Country Club, a California Limited Partnership, property corners the streets of Rancho California Road and Via Vaquero Road, Temecula; debts: \$17,538,438, assets: \$37,240, 750; Chapter 11.

Richard M. Wormington, Sharon Louis Wormington, dba, Wormington Grading & Paving, Kovacik Asphalt, 902 E. 11th St., Beaumont; debts: \$414 679, assets: \$391690; Chapter 7.

Aguanga Development Group, 28561 Front St., Suite 21, Temecula; debts: \$256,000, assets \$1,200,000; Chapter 11.

Michael A. Arechiga, Janice M. Arechiga, fdba Angel Salvage Co., Discount Depot Co; faw Angel Salvage, 25674 Dracaea Ave., Moreno Valley; debts: \$373,030 assets: \$226,363 Chapter 7.

Duane A. Balfanz, Patricia M. Balfanz, dba Pat's Plus, 29030 Calle Del Buho, Murrieta; debts: \$227,765, assets: \$166,341; Chapter 7.

Donald E. Brasher, Rainbow Hydro, Inc., Water World Systems, Inc., I.E.P., Corp., Sunchief Solar System, Inc., Commercial Solar Systems, B & N Enterprises, dba Tommy B's Casino, 17905 Vista Point, Victorville; debts: \$445,957, assets: \$900; Chapter 7.

Michael R. Bredemeier, Lynne K. Bredemeier, dba Eagle Window & Door Center, 39131 Dovetree Drive, Murrieta; debts: \$519,848, assets: \$194,800; Chapter 7.

Russell D. Brown, Charlene A. Brown, aka Charlene A. MacDougall, fdba Precise Transcribing Service, 11987 Blackstone Court, Fontana; debts: \$227,294, assets: \$161,725; Chapter 7.

Thomas R. Chambers, Cathy Chambers dba Pro Automotive, 33539 Brechinridge Trail, Lake Elsinore; debts: \$210,488 assets: \$153,130; Chapter 7.

Gordon L. Christensen, Candy D. Christensen, dba Western Processed Fibers, 27060 Vinewood Place, Moreno Valley; debts \$491,660, assets \$859,475; Chapter 7.

Gerald M. Damato, Kathy Damato, dba Damato Painting, 40303

Berlie St., Murrieta; debts \$237,650, assets: \$228,150; Chapter 7.

Phillip Joseph Thomas Dessero, Barbara Ann Dessero, dba Mom & Dad's Sandwiches, Tom Destry Western Products, 16782 Deodar, Hesperia; debts \$221,350, assets \$142,020; Chapter 7.

Lavern David Earles, Mary Helen Earles, indiv. & fdba, M. H. Earles & Co.; 12406 Sholic Road, Apple Valley; debts \$258,292, assets \$76,225; Chapter 7.

Euclid Professional Center, a Partnership, 1704 Redding Way, Upland; debts: \$1,757,181, assets: \$1,810,400; Chapter 11.

Ralph Frank, Elia A. Frank, fdba R & B Mattress (a Sole Proprietorship), 2217 N. Spruce Ave., Rialto; debts: \$262,440, assets: \$133,605; Chapter 7.

Allen Watters Gildard, Violet Valencia Gildard, aka V. Valencia, dba Comerstone Multimedia Productions, fdba A.W. Goldard & Associates, dba Digital Media; 17764 Yucca St., Hesperia; debts: \$292,866, assets: \$55,810; Chapter 7.

Michael R. Lewis, Margaret E. Lewis, fdba Turn Key Service, 31700 Happy Valley Drive, Desert Hot Springs; debts: \$393,188, assets: \$341,900; Chapter 7.

Roberta A. Linn, dba Linn Productions, 49305 Highway 74, #185, Palm Desert; debts: \$257,838, assets: \$288,950; Chapter 7.

Harry Lowe Jr., Henrietta Villarreal Lowe, faw H & M Diesel, a California Partnership, 1458 E. Blossom Lane, Anaheim; debts: \$734,620, assets: \$173,600, Chapter 7.

Michael Thomas Lowe, faw H & M Diesel Machine, a California Partnership, 2578 Stagecoach Trail, Chino Hills; debts: \$549,404, assets: \$4,975; Chapter 7.

Edward Franklin Marlatt, aka Ed Marlatt, dba Bronze Wing Aviaries, 1091 Stevenson, Colton; debts \$305,988, assets \$188,301; Chapter 7.

Johnny MacCalvin McKinney, Reniece McKinney, aka Reniece Marshall, dba M & M Limousine Service, 2048 Birkdale Ave., Upland; debts \$373,267, assets \$391,855, Chapter 13.

John Dennis Morehouse, Charlotte C. Morehouse, fdba Temecula Hardwoods, 24235 Delphinium, Moreno Valley; debts: \$362,008, assets: \$139,900; Chapter 7.

Inland Empire Business Chronicle

Notices of Default and Trustee Sales

Default Listings

• **Commercial**—450 S. State St., San Jacinto, CA 92583

Assessed 1991: \$628,320
Land Value: \$516,120
Bldg. Value: \$112,200
Transfer Value: \$499,500P

Loan Date: 08/16/85
Loan Amt.: \$260,000
Delinq. Date: 11/01/92
Delinq. Amt.: \$69,457
Owner: Gallemore, William W., 25620 Hemet St., Hemet, CA 92544

Trustee: T. D. Service Co., 601 S. Lewis St., Orange, CA 92613

AP #: 435-055-016

• **Commercial**—24081 Mesa View St., San Jacinto, CA 92582

Assessed Value: \$181,560
Land Value: \$76,500
Bldg. Value: \$105,060
Loan Date: 03/21/84

Loan Amt.: \$77,400
Delinq. Date: 04/01/91
Delinq. Amt.: \$83,583
Owner: Davis, Robert A., P.O. Box 4289, Hemet, CA 92343

Trustee: Cimarron Service Corp., 165 W. Hospitality, Ln #9, San Bernardino, CA 92408

AP #: 439-021-004

• **Commercial**—Situs Unknown

Assessed 1991: \$60,506
Land Value: \$60,506
Transfer Value: \$800,000F
Loan Date: 12/27/91

Loan Amt.: \$568,000
Delinq. Date: 11/30/92
Delinq. Amt.: \$18,992
Owner: Neely, Ron F., 24945 Soroba St., Hemet, CA 92544

Trustee: Chicago Title Co., P.O. Box 730, San Bernardino, CA 92408

AP #: 435-180-050

Trustee Sales

• **Light Industrial**—42 N. Central Ave., Upland, CA 91786

Assessed 1991: \$31,391
Land Value: \$31,391
Transfer Value: \$28,750P
Loan Date: 10/30/84

Min. Bid: \$101,576
Sale Date: 03/30/93
Owner: Olson, Robert J., 8 N. Central Ave., Upland,

CA 91786
Trustee: Community Trust Deed, 125 E. H St., Colton CA 92324
AP #: 1007-653-33-000

• **Light Industrial**—8 N. Central Ave., Upland, CA 91786

Assessed 1991: \$14,933
Land Value: \$14,933
Transfer Value: \$15,750P
Loan Date: 10/02/84

Min. Bid: \$57,987
Sale Date: 03/30/93
Owner: Olson, Robert J., 1751 W. 9th St., Upland, CA 91786

Trustee: Community Trust Deed Services, 125 E. H St., Colton, CA 92324
AP #: 1007-653-16-000

• **General Office**—390 N. Euclid Ave. #200, Upland, CA 91786

Assessed 1991: \$119,508
Land Value: \$119,508
Transfer Value: \$250
Loan Date: 03/17/87

Loan Amount: \$128,000
Min Bid: \$1,312,757
Sale Date: 03/18/93
Owner: Euclid Professional, 390 N. Euclid Ave., #200, Upland, CA 91786

Trustee: Standard T. D. Service Co., P.O. Box 5070, Concord, CA 94524
AP #: 1046-391-12-000

• **Quad**—2215 E. Roca St., San Bernardino, CA 92404

Assessed 1991: \$35,700
Land Value: \$35,700
Loan Date: 12/12/90
Loan Amount: \$137,600

Min. Bid: \$151,016
Sale Date: 03/23/93
Owner: Paz, Emma J., 5919 Hereford Dr., Los Angeles, CA 90022

Trustee: California Reconveyance Co., P.O. Box 6200, Northridge, CA 91328
AP #: 286-381-08-000

• **Hotel/Motel**—326 Nordina St., Redlands, CA 92373

Assessed 1991: \$27,050
Land Value: \$27,050
Loan Date: 03/20/90
Min Bid: \$123,460

Sale Date: 03/15/93
Owner: Justiniani, Felipe, 318 Nordina St., Redlands,

CA 92373
Trustee: Professional Foreclosure, 2033 N. Main St., Walnut Creek, CA 94596
AP #: 171-371-16-000

• **Quad**—1081 N. Verde Ave. #A, Rialto, CA 92376

Assessed 1991: \$62,424
Land Value: \$62,424
Loan Date: 05/29/90
Loan Amount: \$205,472

Min Bid: \$225,411
Sale Date: 03/18/93
Owner: Orozco, Gilberto, 1081 N. Verde A Ave., Rialto, CA 92376

Trustee: Professional Foreclosure, 2033 N. Main St., Walnut Creek, CA 94596
AP #: 127-351-27-000

• **Light Industrial**—513 S. Oaks Ave., Ontario, CA 91762

Assessed 1991: \$217,569
Land Value: \$107,161
Bldg. Value: \$110,408
Loan Date: \$10/06/89

Min Bid: \$487,904
Sale Date: 03/18/93
Owner: Reid, Everett, 501 S. Oaks Ave., Ontario, CA 91762

Trustee: Real Estate Foreclosure, 6101 Ball Rd. #308, Cypress, CA 90630
AP #: 1011-201-02-000

• **Light Industrial**—Catalpa St., Hesperia, CA

Assessed 1991: \$72,869
Land value: \$72,869
Transfer Value: \$65,750F
Loan Date: 01/13/89

Loan Amt.: \$703,500
Min. Bid: \$730,416
Sale Date: 03/25/93
Owner: Walker, Richard F., SVL 8559, Victorville, CA 92392

Trustee: T.D. Service Co., 601 S. Lewis St., Orange, CA 92613
AP #: 415-272-03-000

• **Light Industrial**—555 N. Benson Ave., Upland, CA 91786

Assessed Value: \$1,444,075
Land Value: \$1,444,075
Loan Date: 04/16/93
Min. Bid: \$2,662,052

Sale Date: 03/11/93
Owner: Pasadena, Triangle, 23002 Lake Center Dr., #100, Lake Forest, CA

92630
Trustee: Lender Service Bureau, 1318 E. Shaw Ave., Fresno, CA 93710
AP #1007-271-01-000

• **Auto Garage**—319 W. Foothill Blvd., Rialto, CA 92376

Assessed 1991: \$145,350
Land Value: \$145,350
Loan Date: 06/28/91
Loan Amt.: \$820,000

Min. Bid: \$690,231
Sale Date: 02/25/93
Owner: Forker, Jennie M TR, 4826 N. Raymond Dr., La Verne, CA 91750

Trustee: Consolidated Reconveyance Co., 21031 Ventura Blvd., Woodland Hills, CA 91364
AP #130-023-40-000

• **Quad**—3151 E. G Street, Ontario, CA 91764

Assessed Value: \$93,636
Land Value: \$93,636
Loan Date: 02/28/90
Loan Amt.: \$27,000

Min. Bid: \$239,138
Sale Date: 03/02/93
Owner: Michi, Ralph, 672 N. Lemon Hill Trl, Orange, CA 92669

Trustee: Cal Western Reconveyance, 7863 La Mesa Blvd., La Mesa, CA 91944
AP #210-411-36-000

• **Quad**—16200 Whittram Ct. #1-4, Fontana, CA 92335

Assessed 1991: \$51,000
Land Value: \$51,000

Transfer Value: \$250,000F
Loan Date: 05/30/91
Loan Amt.: \$200,000
Min. Bid: \$214,532

Sale Date: 03/04/93
Owner: Del, Castillo Oscar, 16200 Whittram 4 Ct., Fontana, CA 92335

Trustee: Standard T.D. Service Co., P.O. Box 5070, Concord, CA 94524
AP #: 191-321-10-000

• **Retail**—1122 W. Main St., Barstow, CA 92311

Assessed 1991: \$27,050
Land Value: \$27,050
Loan Date: 10/28/86
Min. Bid: \$209,314

Sale Date: 02/24/93
Owner: Sardeson, Richard L. II, 2677 Sylvan Ave., Barstow, CA 92321

Trustee: Chicago Title Co., 625 E. Carnegie Dr., San Bernardino, CA 92408
AP #182-091-03-000

• **Commercial**—17241 Van Buren Blvd., Riverside, CA 92504

Assessed 1991: \$1,542,069
Land Value: \$210,269
Bldg. Value: \$1,331,800
Transfer Value: \$206,000F

Loan Date: 11/21/91
Loan Amount: \$207,500
Min. Bid: \$295,221
Sale Date: 03/01/93

Owner: Woodcrest Professional Center, 17241 Van Buren Blvd., Riverside, CA 92504, CA 92504
AP #: 274-040-018

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Inland Empire Business Chronicle

NEW BUSINESS LISTINGS

3-D Medical Evaluators, 4195 Chino Hills Pky. #509, Chino 91709-2618, Kareem Ahmed
A & C Income Tax Service, 4814 Orange Blossom Ln., Chino 91710-1746, Alan Yonan
A & E Specialty Financing Services, 1801 E. Forest Ln., San Bernardino 92404-1005, Terrie Nickles
A & M Design Print, 1307 W. 6th St., Ste. 134, Corona 91720-3172, Tom Ruiz

A A A Lead Consultants and Inspection, 6858 36th St., Riverside 92509-1307, Michael Cohn
A Creative Image, 33821 Farm Rd., Lake Elsinore 92532-8605, Deby Munoz
A D S Financial Service, 306 E. Foothill Blvd., Rialto 92376-5152, Rose Price
A Gift of Health, 28376 Princessa Ct., Murrieta 92563-9773, Guadalupe Elva Lopez
A K S All Kinds of Signs, 7115-H

Arlington, Riverside, 92503 Pat Baker
A M Catering Service, 30074 Levande Pl., Temecula 92592-2207, Michael Zappia
A P T Leasing, 2860 Rubidoux Blvd., Riverside 92509-2129, Donald Tieden
A T L Designs, 17929 Paseo del Sol, Chino 91709-3912, Andrew Lombardo
Accelerated Tax Service, 1680 S. Via Pacifica # D105, Corona

91720-4546, John Seley
Accurate Word Processing Service, 231 E. Alessandro Blvd., # A307, Riverside 92506-6180, Teresa Smith
Adeleos Restaurant Co., 12451 Heacock St., Moreno Valley 92553-3001, Louis Stenos
Advance Fire Equipment, 2889 Monument Dr., Riverside 92506-4136, Robert Kraft
Adventure Travel of Moreno Valley, 12214 Heacock St., Moreno Valley 92557-7101, Thomas Shook

All Ages Orthopedic Practice, 27919 Front St., Ste. 102, Temecula 92590-2654, Theda Arlene Dowell M.D.

All American Electronics, 1144 Fallbrook Dr., Corona 91720-6746, Cesar Gonzalez

All Creatures Animal Hospital, 5405 Arrow Hwy., #108 Montclair 91763-1664, Rozanne Batt
Alvarez Tax Service, 65940 Acoma Ave., Desert Hot Springs 92240-3804, Jo Alvarez

AM/PM Investments, 7004 Conejo Dr., San Bernardino 92404-6249, Shannon Ochoa
American Clean Up Technologies, 11155 Jersey Blvd., #A, Rancho Cucamonga 91730-5148, Kenneth Hudson

American Freight Brokers, 24120 Mesa View St., San Jacinto 92582-4516, Lee Akin
American Mechanical, 477 Cedar Ridge, Lake Arrowhead 92352, Scot Morgan

Apple Servicing, 18564 U S Hwy. 18, #201, Apple Valley 92307, Mildred Reavis
B C Finish Carpenter, 5534 Ash St., Riverside 92509-4835, Bruce Carpenter

Baily Wine Country Cafe, 27644 Ynez Rd., Ste. M11, Temecula 92591-4657, Phillips Baily

Biochemical Toxicology Laboratories, 10410 Trademark St., Rancho Cucamonga 91730-5826, U S Drug Testing Inc.

Bonnie & Clyde Limousine Service, 540 W. Avenue L, Calimesa 92320-1106, Peter Menyhart
Bowen's Specialty Imprinting, Source 21139 Little Beaver Rd., # C, Apple Valley 92308-7005, Elden Bowen

C A S Medical Billing, 7571 Willow Way, Highland 92346-3833, Catherine Sorney

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How to Get More Office For Less Money?

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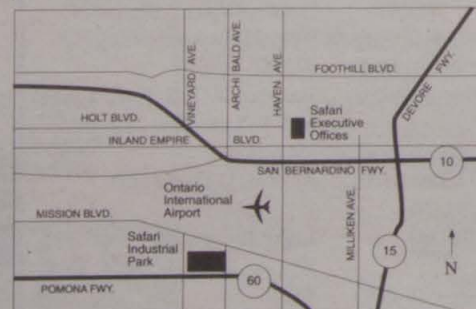
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NEW BUSINESS LISTINGS

Continued From Page 108

C and M Electronics, 600 W. Base Line St., San Bernardino 92410-2824, Earnest Harris
C J Construction, 3768 Stoddard Ave., Riverside 92501-1856, Cyril Jones

C M M Accounting, 7688 Pepper St., Rancho Cucamonga 91730-2127, Christine McFeggan
C P R Credit Services, 1116 Parkridge Ave., Norco 91760-3127, Frank Nolan

C S T Organic Recycling, 223 Loretta Way, Calimesa 92320-1316, C. Smith Transport Inc.
CAD/GIS Integration, 29401 Sunrise Pl., Highland 92346-5438, Jill Wieseler

Cal Fast Funding, 1426 W. 6th St., Corona 91720-3061, Paul Cho

California Financial Funding, 325 N. 2nd Ave., #G, Upland 91786-6048, Pascal D'silva
Campbell Investments, 154 West 46th St., San Bernardino 92407, La Roy Campbell

Career Decisions, 7216 Poppett Dr., Highland 92346-5033, Ralph Schlender
Catalina Carpets & Construction, 27470 6a Jefferson, Temecula 92590, Thomas Austin

Catering Express, 1830 Ash Tree Ln., Colton 92324-4542, Ray Oyemi
Cedar Glen Motel, 29180-29182 Lyon Drive, Cedar Glen 92321, Carolyn Delancey

Celestial Technologies, 1520 S. San Jacinto Ave., #1 San Jacinto 92583-5152, A A Chamberlain & Assoc. Inc.
Century 21 Five Star Realty, 16120 Valley Blvd., #394, Fontana 92335-7813, Esther Crandall

Chapman and Associates, Realtors, 2140 E. Calle Lileta, Palm Springs 92262-7136, Mercede Chapman
Christoper Publishing Co., 3853 Stobbs Way, Riverside 92509-4102, Michael Bulleer

Clearwater Pool Construction, 2680 Acacia Ave., San Bernardino 92405-3304, William Peltó
Computer Special Services, 11300 Magnolia Ave., #34C, Riverside 92505-3629, Don Sung

Cornerstone Development Co., 28165b Front St., #151, Temecula 92592, Bruce Davis
Cornerstone Development Co., 28895 Vallejo Ave., Temecula 92592-2312, Bruce Davis

Crestline Medical Support, 23079

Crest Forrest Drive, Crestline 92325, Robert Nagle
Crestview Travel, 5005 Lamart Dr., Riverside 92507-5991, Donna Phillips

Cross Star Financial, 6254 Avenue, Riverside 92509-6230, John Devito

Crystal Vocational Rehabilitation, 2200 John Matich Dr., Colton 92324-9513, Maria Alvarez
Cunning Dental Group, 9595 Central Ave., Montclair 91763-2424, Ronald Cuning D D S Inc.

Dane Engineering, 14921 Rembrandt Dr., Moreno Valley 92553-7127, Bjarne Rasmussen

Dataquick Information Network, 3750 University Ave., Ste. 225 Riverside, 92501-3313, Dataquick Information Sys.

de Prisco Financial Consulting, 26441 Alpine Lane, Twin Peak 92391, L. Richard de Prisco

Dennis L. Wilson Financial, 41689 Enterprise Cir. N., Ste. 228, Temecula 92590-5630, Dennis Wilson

Dental Group of Hesperia, 15776 Main St., Ste. 18, Hesperia 92345-3406, Robert Silvola D D S

Diversified Marketing Network, 25350 Santiago Dr., #174, Moreno Valley 92553-4682, Cynthia Fales

E E Z Computer Service Int., 11050 Kenyon Way, Alta Loma 91701-7710, Emil Zayer

E G Printing Services, 6374 Duchess Dr., Riverside 92509-5709, Eddie Giles

Earth Science Technology, 9648 9th Ave., Ste. 5, Hesperia 92345-3471, Gerald Gregory

Empire Bookkeeping Service, 39976 Calica Ct., Murrieta 92562, Christy Rochelle

Entre/I B M, 14420 Elsworth St., Ste. 106, Moreno Valley 92553-9027, John Johnson

Environmental Product Distribution, 218 E. La Deney Dr., Ontario 91764-1755, Mathew McDonald

F G & K Investments, 1665 3rd St., #C Norco 91760-2669, Robert Fairfield

Financial Plans & Services, 7316 Pluto Ct., Highland 92346-3741, Chad Hensley

First Class Transcription, 630 S. Santa Fe St., Hemet 92543-6108, Bobbie Le Borgne

Fortress Publishing, 1825 Hamner Ave., Ste. T, Norco 91760-2974, Michael Ripley

Freeman Acupressure & Hyp-

notherapy, 1471 S. Waterman Ave., #114, San Bernardino 92408-2806, Vera Freeman

Jazzee Designs, 1728 Greenview Ave., Corona 91720-1297, Terra Brame

Jeff Hunt Productions, 6487 Via Florencia, Riverside 92509-7241, Donna Dartch

K L B Designs, 10881 Finchley Ave., Riverside 92505-2940, Kelly Barnett

Landmark Inn, 4075 E. Guasti Rd., Ontario 91761-1517, Yun Kuo Chu

M & K Communications, 25455 Lawton Ave., Loma Linda 92354-3613, Michael Hobbs

Marathon Printing, 17116 Main St., Hesperia 92345-6036, Daniel Robertson

McGrady Media, 29443 Longhorn Dr., Canyon Lake 92587-7637, Clarissa Jones

Medical Review Specialists, 12163 Central Ave., #401, Chino 91710-2421, Crystal Investigations Inc.

Michael Hopson Construction, 6586 Via Calarin, Riverside 92509-7224, Michael Hopson

Mission Travel Agency, 1739 S. Euclid Ave., #C, Ontario 91762-5831, Baltazar Aviles

Mozart Medical Management, 1157 W. Grand Blvd., Corona 91720-4364, Jill Mitz

National Commercial Lending Consult, 3824 University Ave., Riverside 92501-3222, Eduardo Felices

National Data Network, 27555 Ynez Rd., Ste. 408, Temecula 92591-4679, Art Starbuck

Ontario Montclair Medical &

Chiro, 10126 Central Ave., #A, Montclair 91763-3851, Michael Parillo

Ontario-Chino Dental Center, 201 W. Francis St., Ontario 91762-6525, Krupakar Yeturu

Open Information Management, 3380 Shelby St., #150 Ontario 91764-4871, Robert Hoskins

P R Medical Billing Service, 7050 Pinzano Pl., Alta Loma 91701-8631, Pamela Russell

P S Productions, 11077 Kiowa Rd., Apple Valley 92308-7803, Jacqueline Shults

P Smith Advertising, 5389 Appleton St., Riverside 92504-1206, Dimond Michael

Pacific Coast Billing Services, 3217 Clear Lake Rd., Ontario 91761-0409, Christopher Hoven

Pacific Envirobac Inc., 1328 Camelot Dr., Corona 91720-4721, Pacific Envirobac Inc.

Paragon Painting, 1256 Brooks Ave., #A, Ontario 91762-3663, Rancy Dueck

Peel's Residential Facility, 11823 Maple Ave., Grand Terrace 92324-4421, Linda Peel

Point Marketing, 1016 W. Fern Ave., Redlands 92373-5741, Michael Wichman

Porter Stinson Miller Architects/Pl., 350 W. 5th St., Ste. 201B, San Bernardino 92401-1312, Kal Porter

Priority Funding, 33581 View Crest Dr., Lake Elsinore 92532-8402, Lisa Cote

Priority Plus Bookkeeping, 506 W. 4th St., Ontario 91762-1942, Sue Smith

Please See Page 110

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New business mailing lists that mean business.

Inland Empire Business Chronicle

NEW BUSINESS LISTINGS

Continued From Page 109

Pro Line Marketing, 8992 Pecan Ct., Rancho Cucamonga 91730-2307, Chris Benson
Professional Bookkeeping Services, 7052 del Mar Ct., Alta Loma 91701-7502, Karne Toyama
Progressive Electric, 30050 Skippers Way, Canyon Lake 92587, Alexander Ventures Inc.
R & J Images, 5939 Sacramento Ave., Alta Loma 91701-2725, Robin Trabucco
R E Schaefer Entp., 7000 Merrill

Ave., #K1 Chino 91710-9083, Robert Schafer
R/C Jobs, 13115 Le Parc, Apt. 22, Chino 91709-1171, Jerry Castillo
Riverside Computer Services, 5253 El Cerrito Dr., Apt. 133, Riverside 92507-6277, Ryan Anderson
Saito Design Group, 1441 San Bernardino Rd., Apt M, Upland 91786-7256, Albert Saito
Sharde Investments, 94 Palomino Cir., Palm Desert 92260-3212,

Dean Colin
Sheffield House Co., 43430 E. Florida Ave., Hemet 92544, Alexander Gomez
Silverado Publishing & Mfg., 31800 Briggs Rd., Menifee 92584-9595, Richard Scales
Southern Calif Energy Specialists, 12140 Fenimore Dr., Moreno Valley 92555-5410, Douglas Keller
Star Instruments, 633 Bruin Dr., Riverside 92507-6076, Tahir Khan
Star West Intl., 1474 N. Mountain

Ave., Upland 91786-2511, Iftikhar Ahmad
Studio 3 Architects, 146 Morgan Way, Upland 91786-6443, Victor Palos
Sunnymead Animal Hospital, 24826 Sunnymead Blvd., Moreno Valley 92553-3759, Martha Eaton
Temecula Bookkeeping and Financial, 41419 Calle Tajo, Temecula 92592-6405, Lesley Brown
Temecula Valley Cardiology, 25405 Hancock Ave., #216 Murrieta 92562-5978, Neil W. Treister, M.D. F.A.
Tri Dex Industries, 9375 Lofty Ln., Beaumont 92223-3659, Wayne Betham
Trinity Life Chiropractic, 29872 Los Alamos Road, #A8, Murrieta 92562, Stephen M. Ito, D.C.
Tumbleweed Productions, 1143 N. Glenwood Ave., Rialto 92376-3990, Mike Morway
United States Arbitronix Inland, 6117 Brockton Ave., Ste., 200, Riverside 92506-2232, Jared Fishman
Universal Office & Floors, 1283 Cedar St., San Bernardino 92404-5449, Derrick Latimer
VIP Enterprises & Real Estate, 32142 Hilltop Blvd., Running Springs 92382, David Gutierrez
Valley Interiors, 120 S. San Antonio Ave., Ontario 91762-3721, James Kollar
Van Buren Plaza, 5501-5555 Van Buren Blvd., Riverside 92503, Stephen Wong
Vantage Secretarial Services, 5534 S. Sulphur Dr., Mira Loma 91752-1667, Linda Triplett
Vet Source, 16701 Main St., #250, Hesperia 92345-7905, Joseph Forney
Viking Commercial Cleaning Systems, 19831 Katy Way, Corona 91719-4287, Vickie Aragon
West Appraisal Service, 23695 California Ave., Hemet 92545-2132, Donald Stephens
Willko Investments, 9815 Pepper Ave., Fontana 92335-6612, Clinton Williams
Woodford Marketing, 38025 Vineland Ave., Beaumont 92223-4150, Edward Woodford
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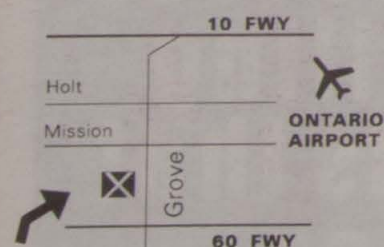
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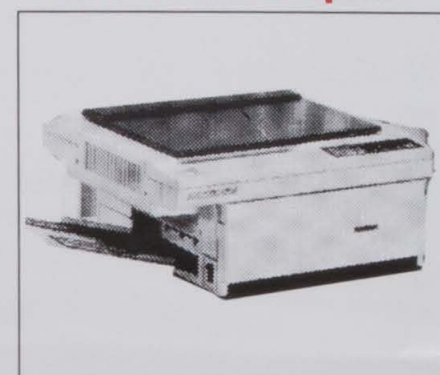
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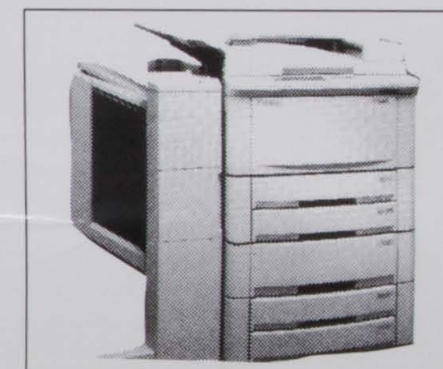
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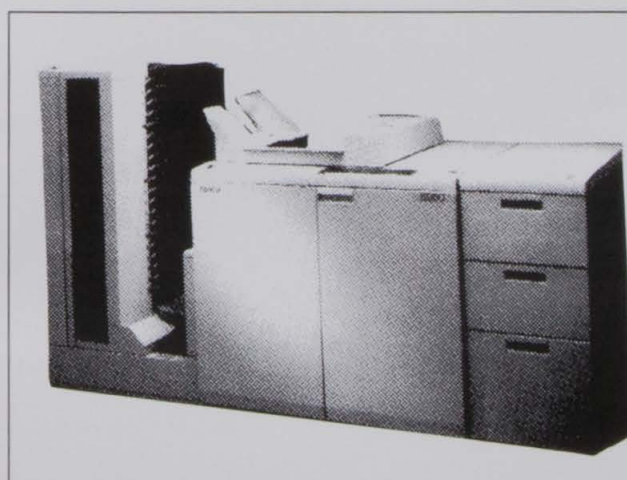
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